WSIB 2004 Premium Rates MANUAL

SECTION 1 Introduction

SECTION 2 Definition of 2004 Premium Rate Components

GO SECTION 3 Summary of Allocation Rules

GO SECTION 4 2004 Premium Rates For Each Rate Group, by Class

GO SECTION 5 For Each Classification Unit, by Class

SECTION 6 Supporting Documention for Each Class

GO Class A – Supporting Documention

GO Class B – Supporting Documention

GO Class C – Supporting Documention

GO Class D – Supporting Documention

GO Class E – Supporting Documention

GO Class F – Supporting Documention

GO Class G – Supporting Documention

GO Class H – Supporting Documention

GO Class I – Supporting Documention

GO SECTION 7 Supporting Documentation for Schedule 1

GO SECTION 8 Rate Group Changes

GO SECTION 9 Non-Credible Rate Groups

GO SECTION 10 Glossary of Acronyms

GO SECTION 11 Contact Information

WSIB Workplace Safety & Insurance Board

CSPAAT Commission de la sécurité professionnelle et de l'assurance contre les accidents du travail

ISSN 1492-0050
ISBN 0-7794-5661-0

Go to Index page

WSIB 2004 Premium Rates MANUAL

SECTION 1

Introduction

INTRODUCTION

a. 2004 Premium Rates Summary

The WSIB Board of Directors has set the 2004 average premium rate for Schedule 1 employers at $2.19 for every $100 insurable earnings – the same as the average premium rate for 2003.

The average rate for 2004 is the result of careful review of the WSIB' funding strategy, and valuable input from stakeholders representing employers in a wide range of industries. In early July, the WSIB consulted on effective and responsible funding options to maintain financial security while eliminating the unfunded liability by 2014. The consensus recommendation of the stakeholders was for a zero percent rate change in 2004.

The 2004 average rate takes into account employers' concerns about harsh financial realities facing Ontario businesses in the wake of the SARS outbreak and other economic factors.

The zero percent average premium rate change does not mean rates will stay the same for all Ontario employers. Premium rates for individual rate groups have been recalculated.

The WSIB is committed to reducing the unfunded liability. Reducing the unfunded liability is essential to the long-term financial stability of the system. Moreover, the WSIB remains committed to the principle of setting annual rates at levels appropriate to our costs for the year.

For several years, the WSIB has observed a steady decline in the number of workplace injuries and illnesses serious enough to require time off work. The WSIB and its partners in Ontario's workplace health and safety system support the efforts of employers and workers to make their workplaces safer and healthier. These efforts are mitigating the effect of rising claims costs on premium rates.

The classification scheme that defines the many rate groups used in setting premium rates has had only minor changes for 2004. Consequently, the number of rate groups in Schedule 1 remains at 157. More information about rate group changes can be found in Section 8 of this manual.

b. The Role of the Workplace Safety and Insurance Board (WSIB)

The Workplace Safety and Insurance Board (WSIB) plays a key role in the province's occupational health and safety system. The WSIB administers no-fault workplace insurance for employers and their workers and is committed to the prevention of workplace injuries and illnesses. The WSIB provides disability benefits, monitors the quality of healthcare, and assists in early and safe return to work for workers who are injured on the job or contract an occupational disease.

The Workplace Safety and Insurance Board (WSIB) is a statutory corporation created by an Act of the Ontario Legislature in 1914. The WSIB is responsible for administering the *Workplace Safety and Insurance Act, 1997*.

Employers covered by the *Workplace Safety and Insurance Act, 1997*, are divided into two groups, referred to as "Schedule 1" and "Schedule 2." Schedule 1 employers are insured under a "collective liability" system, and are required to contribute to the WSIB Insurance Fund. Schedule 2 employers are "self-insured," and are individually liable for the full costs of their workers' claims. The WSIB pays insurance benefits for Schedule 2 workers and is reimbursed by their employers for the costs of the claims (including administrative costs), and for the cost of the WSIB' prevention activities.

The WSIB receives no government funding or assistance. WSIB revenue must cover all costs associated with both new and existing claims. Revenue is raised through premiums, which are collected from all Schedule 1 employers covered under the *Workplace Safety and Insurance Act, 1997*. Schedule 2 reimbursements also contribute to WSIB revenue, as do earnings from a diversified investment portfolio.

This *Premium Rates Manual* pertains only to Schedule 1 and not to Schedule 2 because it is only Schedule 1 employers who are charged WSIB insurance premiums.

c. Funding Strategy

The WSIB' approach to funding is flexible and responsive, with reviews that ensure premium rates are adjusted according to the success of our funding strategies. This helps us to keep rates low, while protecting the ongoing financial viability of the system.

The system currently has an unfunded liability, which means that sufficient funds are not available to pay for the full life of all the claims currently in the system. Our funding strategy remains on-target to eliminate the unfunded liability by 2014.

At $6,591 million as of the end of 2002, the unfunded liability is at a significantly lower level than its 1993 peak of $11,532 million. The funding ratio (the ratio of our assets to our liabilities) stood at 63.8 per cent in 2002.

A strategy is also in place to ensure that Schedule 2 employers, who are individually responsible for employee benefit costs and related administrative expenses, cover their liabilities.

In 2002, we introduced a "gain and loss" component to premium rates for Schedule 1 employers. Gains and losses are determined at the class level and spread over a period of five years. If the actual claims cost experience of a class was better than its expected experience then a gain is generated for that class. Conversely, when the actual experience was worse than expected, then there is a loss instead of a gain. For the 2004 premium rates, the gains and losses relate to accident years 1999 through 2001.

A gain results in a reduction in premium rates while a loss results in an increase. This procedure helps tune the premium rate after the fact so that actual experience is more accurately reflected.

d. Derivation of the 2004 Premium Rates

The Schedule 1 costs of the workers' compensation system are funded through premium rates being applied to the payroll of Schedule 1 employers. However, employers are not all charged at the same rate. Rather, for the purpose of charging them on a more equitable basis, employers have been classified into the rate groups defined under the WSIB' classification scheme, with each rate group having a different premium rate which reflects the inherent risk of the particular services or industries insured within that rate group.

The classification scheme maintained by the WSIB currently divides the services and industries insured under Schedule 1 into nine broad classes, which are further subdivided into 157 rate groups based on similarity of business activity and relative risk. The number of rate groups has not changed from 2003. More information about classification scheme changes can be found in Section 8 of this manual. Additional details about the classification scheme itself can be obtained by consulting the WSIB' *Employer Classification Manual*.

For each of the classes and rate groups defined in the classification scheme, the WSIB prospectively derives a premium rate to cover costs relating to the upcoming 2004 premium year. These costs include:

a) the expected future benefit costs and claims administrative expenses of new claims for the premium year,

b) the WSIB' administrative expenses, accident prevention costs, and other statutory obligations for the premium year,

c) the charge towards retiring the WSIB' unfunded liability in accordance with the WSIB' strategy to be fully funded by the year 2014, and

d) The gains and losses generated by claims cost experience of accident years 1999 through 2001.

Premium rates are determined annually on an actuarial basis and are expressed as a dollar amount per $100 of insurable earnings.

The nine classes play a significant role in rate setting, for it is at the class level that certain cost items are estimated, using data and assumptions particular to each class. Once the class estimates are determined, corresponding estimates are derived for the rate groups comprising each class. The 2004 premium rates are based on claims experience and insurable earnings data for the most recent five years. That is, for the period from 1998 through 2002 inclusive.

There are many assumptions important in determining premium rates for the classes, including those related to the economy. For instance, changes in the level of employment and earnings of a class are two factors that can influence the insurable earnings base of that class. The source of the economic assumptions used in rate setting is the WSIB' official economic forecast.

In this regard, the WSIB annually prepares an economic forecast for each of the nine classes based on a variety of inputs including an economic outlook from *Informetrica*. This outlook is not simply for the Ontario economy as a whole but has been specifically tailored to those sectors of the provincial economy insured under the nine classes defined for Schedule 1. The class-by-class economic assumptions from the WSIB' official forecast are shown below.

Economic Assumptions Supporting The 2004 Premium Rates

Class	Earnings Growth 2002-2003	Earnings Growth 2003-2004	Employment Growth 2002-2003	Employment Growth 2003-2004
Class A: Forest Products	2.00%	2.00%	-1.00%	0.00%
Class B: Mining and Related Industries	3.00%	2.00%	4.20%	3.00%
Class C: Other Primary Industries	2.10%	5.80%	-1.00%	-0.90%
Class D: Manufacturing	1.10%	2.50%	-0.40%	1.00%
Class E: Transportation And Storage	1.50%	1.50%	2.10%	1.20%
Class F: Retail and Wholesale Trades	1.90%	1.60%	2.10%	1.80%
Class G: Construction	1.80%	1.30%	2.00%	2.00%
Class H: Government and Related Services	1.80%	1.40%	0.00%	-0.70%
Class I: Other Services	1.30%	1.00%	0.50%	0.50%
Schedule 1	1.44%	1.76%	0.66%	0.87%

e. Classification Scheme and Data Sources

As mentioned previously, Schedule 1 employers are divided into nine broad classes (denoted by class codes A through I). Employers within each class are then subdivided into rate groups. The grouping of employers within a single rate group is based on similarity of business activity and/or relative risk. The number of rate groups in each class varies according to the size of the class. For example, Class B *Mining and Related Industries* contains four (4) rate groups whereas Class D *Manufacturing* contains seventy-six (76) rate groups.

Rate groups are further divided into classification units, where the firms in each classification unit share similar business activities or relative risk. These classification units are used as a means of tracking the relative experience of various employer subgroups. All employers within a single rate group, no matter which classification unit they belong to in that rate group, are charged the same premium rate (before any adjustments such as for merit rating or experience rating).

The "Classes" referred to in this manual should not be confused with the various service delivery "Sectors" within the WSIB. In order to better address the unique needs of its customers, the WSIB has divided its Operations Division into sixteen "Sectors" (seventeen, including Schedule 2 employers). The WSIB recognizes that different industries are affected differently by workplace injuries – each has its own unique situations and concerns. For example, the factors affecting the Forestry sector may be markedly different from those affecting the Services sector. WSIB staff become specialists in the particular sector in which they work – this streamlines the workflow and ensures that each employer and employee is assisted by a WSIB employee with the required expertise in that industry.

The figures shown in the Supporting Documentation sections of this manual are based on the data available in the spring of 2003. Employers may obtain more recent information by calling the Employer Client Call Centre of the WSIB, who will direct calls to the appropriate WSIB department (see Section 11 of this manual for further contact information).

WSIB

2004 Premium Rates MANUAL

SECTION 2

Definition of 2004
Premium Rate Components

DEFINITION OF
2004 PREMIUM RATE COMPONENTS

A. New Claims Cost

1.	Gross New Claims Cost	The estimated cost of new claims for accidents expected to occur during 2004
2.	SIEF	
	a. Relief	The portion of Gross New Claims Cost charged to the Second Injury and Enhancement Fund (SIEF) due to accident costs associated with second injuries
	b. Transfer Charge	Contribution to provide for SIEF relief
3.	Net New Claims Cost	Gross New Claims Cost less SIEF relieved costs plus transfer charge levied to fund SIEF

B. Overhead Expenses

1.	Administrative Expenses	Operating expenses of the WSIB estimated for the year 2004
2.	Legislative Obligations	Expenses the WSIB is required to fund under the *Occupational Health and Safety Act* and the *Workplace Safety and Insurance Act*
3.	Accident Prevention	Expenses for the Safe Workplace Associations (SWA') estimated for 2004
4.	Total Overhead Expenses	Total of Administrative, Legislative Obligations, and Accident Prevention (SWA) expenses
	a. Relief	Relief granted for overhead expenses charged
	b. Transfer Charge	Contribution to provide for overhead relief
5.	Net Overhead Expenses	Total Administrative, Legislative Obligations, and Accident Prevention (SWA) expenses less

		Overhead Relief plus Transfer Charge for Overhead Relief
C.	**Unfunded Liability**	Payment required to retire the unfunded liability (UL) according to the funding strategy of the WSIB
D.	**(Gain)/Loss**	Adjustment reflecting the difference in actual vs. expected claims cost experience for accident years 1999 through 2001
E.	**Premium Rate**	Total cost per $100 of insurable earnings required to fund new claims, overhead, and unfunded liability

WSIB

2004 Premium Rates MANUAL

SECTION 3

Summary of Allocation Rules

SUMMARY OF ALLOCATION RULES FOR 2004 PREMIUM RATES

A. New Claims Cost

Gross new claims costs are determined at the class level. However, rate groups belonging to a class pay them.

The share of the class gross new claims cost charged to a member rate group is based on the number of Lost Time Injuries (LTI'), the average cost of an LTI expected for that rate group and a loading for future claims administrative expenses of new claims for the premium year.

The average cost of an LTI for a rate group is determined via a Cost Index, which indicates the relative costliness of an average LTI of the rate group as compared to that of its class.

Net new claims cost is the gross cost adjusted for expected relief and transfer charge for the Second Injury and Enhancement Fund (SIEF).

B. Overhead Expenses

Overhead expenses are allocated to rate groups in proportion to their net new claims cost and insurable earnings.

A rate group is granted overhead relief if its allocated overhead charge exceeds a set percentage of its net new claims cost.

Rate groups covered by a particular Safe Workplace Association (SWA) pay a share of the expenses of that SWA.

Overhead expenses for classes are the sum of expenses for member rate groups.

C. Unfunded Liability

Unfunded Liability (UL) charges is determined for Schedule 1 as a whole. However, rate groups pay it.

The share of the UL charge paid by rate groups is in proportion to their net new claims cost.

The UL charge for a class is the sum of the UL charges for member rate groups.

D. (Gain)/Loss

Gains and losses are determined at the class level and spread over a period of five years. If the actual claims cost experience of a class was better than its expected experience then a gain is generated for that class. Conversely, when the actual experience was worse than expected, there is a loss instead of a gain. For the 2004 premium rates, gains and losses are based on accident years 1999 through 2001.

A gain results in a reduction in premium rates while a loss results in an increase.

The gain or loss of a class is allocated to its rate groups in proportion to their net new claims cost.

WSIB

2004 Premium Rates MANUAL

SECTION 4

2004 Premium Rates
For Each Rate Group, by Class

2004 Premium Rates

Rate Group	Description	2004 Premium Rate ($)
030	LOGGING	11.36
033	MILL PRODUCTS AND FORESTRY SERVICES	7.83
036	VENEERS, PLYWOOD AND WOOD PRESERVATION	4.90
039	PULP, NEWSPRINT AND SPECIALTY PAPERS	2.02
041	CORRUGATED BOXES	2.75
	CLASS A: FOREST PRODUCTS	**4.57**

(Premium Rates for Class B appear on next page)

2004 Premium Rates

Rate Group	Description	2004 Premium Rate ($)
110	GOLD MINES	7.80
113	NICKEL MINES	5.49
119	OTHER MINES	5.32
134	AGGREGATES	5.38
	CLASS B: MINING AND RELATED INDUSTRIES	**6.04**

(Premium Rates for Class C appear on next page)

2004 Premium Rates

Rate Group	Description	2004 Premium Rate ($)
159	LIVESTOCK FARMS	6.45
167	FIELD CROP, FRUIT AND VEGETABLE FARMS	2.21
174	TOBACCO AND MUSHROOM FARMS	3.29
181	FISHING AND MISCELLANEOUS FARMING	3.22
184	POULTRY FARMS AND AGRICULTURAL SERVICES	2.13
190	LANDSCAPING AND RELATED SERVICES	5.07
	CLASS C: OTHER PRIMARY INDUSTRIES	**3.57**

(Premium Rates for Class D appear on next page)

2004 Premium Rates

Rate Group	Description	2004 Premium Rate ($)
207	MEAT AND FISH PRODUCTS	4.06
210	POULTRY PRODUCTS	3.56
214	FRUIT AND VEGETABLE PRODUCTS	1.89
216	DAIRY PRODUCTS	1.57
220	OTHER BAKERY PRODUCTS	3.93
222	CONFECTIONERY	1.38
223	BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS	1.93
226	CRUSHED AND GROUND FOODS	1.61
230	ALCOHOLIC BEVERAGES	1.24
231	SOFT DRINKS	2.37
237	TIRES AND TUBES	3.66
238	OTHER RUBBER PRODUCTS	2.71
258	FOAMED AND EXPANDED PLASTIC PRODUCTS	2.17
261	PLASTIC FILM AND SHEETING	1.82
263	OTHER PLASTIC PRODUCTS	3.17
273	TANNERIES AND LEATHER PRODUCTS	2.77
289	CLOTH, CARPETS AND TEXTILE PRODUCTS	3.79
301	CLOTHING, FIBRE AND YARN	1.83
308	MILLWORK AND OTHER WOOD INDUSTRIES	5.44
311	WOODEN CABINETS	4.70
312	WOODEN BOXES AND PALLETS	7.84
322	UPHOLSTERED FURNITURE	2.80
323	METAL FURNITURE	2.32
325	WOODEN AND OTHER NON-METAL FURNITURE	4.10
328	FURNITURE PARTS AND FIXTURES	3.54
333	PRINTING, PLATEMAKING AND BINDING	1.45
335	PUBLISHING	0.60
338	FOLDING CARTONS	1.77
341	PAPER PRODUCTS	2.31
352	STEEL AND OTHER SMELTING AND REFINING INDUSTRIES	2.05
358	FOUNDRIES	4.11
361	NON-FERROUS METAL INDUSTRIES	2.59
370	METAL TANKS	4.75
374	DOORS AND WINDOWS	3.67

2004 Premium Rates

Rate Group	Description	2004 Premium Rate ($)
375	STRUCTURAL AND ARCHITECTURAL PRODUCTS	4.09
377	COATING OF METAL PRODUCTS	3.96
379	HARDWARE, TOOLS AND CUTLERY	2.30
382	METAL DIES, MOULDS AND PATTERNS	1.64
383	HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT	2.28
385	MACHINE SHOPS	2.39
387	OTHER METAL FABRICATING INDUSTRIES	3.25
389	METAL CLOSURES AND CONTAINERS	2.68
390	OTHER STAMPED AND PRESSED METAL PRODUCTS	2.58
393	WIRE PRODUCTS	2.54
402	MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT	2.01
403	OTHER MACHINERY AND EQUIPMENT	1.49
406	ELEVATORS AND ESCALATORS	2.70
408	BOILERS, PUMPS AND FANS	2.13
411	AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY	3.10
417	AIRCRAFT MANUFACTURING	1.07
419	MOTOR VEHICLE ASSEMBLY	2.58
420	MOTOR VEHICLE ENGINE MANUFACTURING	1.47
421	OTHER MOTOR VEHICLE PARTS AND EQUIPMENT	2.58
424	MOTOR VEHICLE STAMPINGS	2.58
425	MOTOR VEHICLE WHEELS AND BRAKES	2.58
428	MOTOR VEHICLE FABRIC ACCESSORIES	2.29
432	TRUCKS, BUSES AND TRAILERS	3.34
442	RAILROAD ROLLING STOCK	2.30
460	LIGHTING AND SMALL ELECTRICAL APPLIANCES	2.15
466	COMMUNICATION AND ENERGY WIRE PRODUCTS	2.09
468	ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES	0.30
477	INDUSTRIAL ELECTRICAL EQUIPMENT	1.15
485	BRICKS, CERAMICS AND ABRASIVES	3.91
496	CONCRETE PRODUCTS	5.18
497	READY-MIX CONCRETE	3.60
501	NON-METALLIC MINERAL PRODUCTS	2.42
502	GLASS PRODUCTS	2.38
507	PETROLEUM AND COAL PRODUCTS	0.80
512	RESINS, PAINT, INK AND ADHESIVES	1.47

2004 Premium Rates

Rate Group	Description	2004 Premium Rate ($)
514	PHARMACEUTICALS AND MEDICINES	0.50
517	SOAP AND TOILETRIES	1.20
524	CHEMICAL INDUSTRIES	1.21
529	JEWELRY AND INSTRUMENTS	0.98
533	SIGNS AND DISPLAYS	3.53
538	SPORTING GOODS AND TOYS	4.71
542	OTHER MANUFACTURED PRODUCTS	2.14
	CLASS D: MANUFACTURING	**2.15**

(Premium Rates for Class E appear on next page)

2004 Premium Rates

Rate Group	Description	2004 Premium Rate ($)
551	AIR TRANSPORT INDUSTRIES	1.66
553	AIR TRANSPORT SERVICES	1.12
560	WAREHOUSING	2.80
570	GENERAL TRUCKING	5.83
577	COURIER SERVICES	2.75
580	MISCELLANEOUS TRANSPORT INDUSTRIES	4.15
584	SCHOOL BUSES	2.60
590	AMBULANCE SERVICES	6.29
	CLASS E: TRANSPORTATION AND STORAGE	**4.58**

(Premium Rates for Class F appear on next page)

2004 Premium Rates

Rate Group	Description	2004 Premium Rate ($)
604	FOOD, SALES	2.36
606	GROCERY AND CONVENIENCE STORES	1.30
607	SPECIALTY FOOD STORES	3.11
608	BEER STORES	3.62
612	AGRICULTURAL PRODUCTS, SALES	2.45
630	VEHICLE SERVICES AND REPAIRS	3.57
633	PETROLEUM PRODUCTS, SALES	1.75
636	OTHER SALES	1.22
638	PHARMACIES	0.44
641	CLOTHING STORES	0.95
657	AUTOMOBILE AND TRUCK DEALERS	0.62
668	COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES	0.38
670	MACHINERY AND OTHER VEHICLES, SALES	1.54
681	LUMBER AND BUILDERS SUPPLY	2.80
685	METAL PRODUCTS, WHOLESALE	3.03
689	WASTE MATERIALS RECYCLING	7.25
	CLASS F: RETAIL AND WHOLESALE TRADES	**1.58**

(Premium Rates for Class G appear on next page)

2004 Premium Rates

Rate Group	Description	2004 Premium Rate ($)
704	ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES	3.03
707	MECHANICAL AND SHEET METAL WORK	3.83
711	ROADBUILDING AND EXCAVATING	4.20
719	INSIDE FINISHING	6.83
723	INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION	4.83
728	ROOFING	12.34
732	HEAVY CIVIL CONSTRUCTION	5.84
737	MILLWRIGHTING AND WELDING	6.70
741	MASONRY	12.21
748	FORM WORK AND DEMOLITION	16.47
751	SIDING AND OUTSIDE FINISHING	8.12
764	HOMEBUILDING	10.43
	CLASS G: CONSTRUCTION	**6.08**

(Premium Rates for Class H appear on next page)

2004 Premium Rates

Rate Group	Description	2004 Premium Rate ($)
810	SCHOOL BOARDS	0.65
817	EDUCATIONAL FACILITIES	0.35
830	POWER AND TELECOMMUNICATION LINES	3.66
833	ELECTRIC POWER GENERATION	0.77
835	OIL, POWER AND WATER DISTRIBUTION	1.15
838	NATURAL GAS DISTRIBUTION	0.31
845	LOCAL GOVERNMENT SERVICES	1.62
851	HOMES FOR NURSING CARE	2.76
852	HOMES FOR RESIDENTIAL CARE	2.76
853	HOSPITALS	0.85
857	NURSING SERVICES	2.13
858	GROUP HOMES	2.41
861	TREATMENT CLINICS AND SPECIALIZED SERVICES	0.85
875	PROFESSIONAL OFFICES AND AGENCIES	0.60
	CLASS H: GOVERNMENT AND RELATED SERVICES	**1.05**

(Premium Rates for Class I appear on next page)

2004 Premium Rates

Rate Group	Description	2004 Premium Rate ($)
905	APARTMENT AND CONDOMINIUM SERVICES	2.41
908	OTHER REAL ESTATE SERVICES	1.26
911	SECURITY AND INVESTIGATION SERVICES	1.61
919	RESTAURANTS AND CATERING	1.76
921	HOTELS, MOTELS AND CAMPING	2.72
923	JANITORIAL SERVICES	3.36
929	SUPPLY OF NON-CLERICAL LABOUR	4.82
933	EQUIPMENT RENTAL AND REPAIR SERVICES	2.76
937	RECREATIONAL SERVICES AND FACILITIES	1.56
944	PERSONAL SERVICES	2.36
956	LEGAL AND FINANCIAL SERVICES	0.17
958	TECHNICAL AND BUSINESS SERVICES	0.30
962	ADVERTISING AND ENTERTAINMENT	0.94
975	LINEN AND LAUNDRY SERVICES	3.15
981	MEMBERSHIP ORGANIZATIONS	0.58
983	COMMUNICATIONS INDUSTRIES	0.35
	CLASS I: OTHER SERVICES	**1.20**
	SCHEDULE 1	**2.19**

WSIB

2004 Premium Rates MANUAL

SECTION 5

For Each Classification Unit, by Class

2004 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2004 Premium Rate ($)
0411-099	Logging Operations	A	30	11.36
0511-001	Reforestation Services	A	33	7.83
0511-002	Other Forestry Services	A	33	7.83
2511-000	Shingles and Shakes	A	33	7.83
2512-000	Sawmill and Planing Mill Products	A	33	7.83
2521-099	Veneer and Plywood Operations	A	36	4.90
2591-000	Wood Preservation	A	36	4.90
2592-000	Particle Board	A	36	4.90
2593-000	Wafer Board	A	36	4.90
2711-099	Pulp and Newsprint Operations	A	39	2.02
2713-000	Paperboard	A	39	2.02
2714-000	Building Board	A	39	2.02
2719-000	Specialty Paper Operations	A	39	2.02
2733-000	Paper Bags	A	39	2.02
2793-000	Paper Consumer Products	A	39	2.02
2732-000	Corrugated Box Operations	A	41	2.75

(Classification Units for Class B continue on the next page)

2004 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2004 Premium Rate ($)
0611-000	Gold Mine Operations	B	110	7.80
0921-100	Gold Mines, Contracting	B	110	7.80
0613-000	Nickel Mine Operations	B	113	5.49
0921-200	Nickel Mines, Contracting	B	113	5.49
0612-000	Copper and Copper-zinc Mines	B	119	5.32
0614-000	Silver Mines	B	119	5.32
0615-000	Molybdenum Mines	B	119	5.32
0617-000	Iron Mines	B	119	5.32
0619-000	Other Metal Mines	B	119	5.32
0621-000	Asbestos Mines	B	119	5.32
0622-000	Peat Operations	B	119	5.32
0623-000	Gypsum Mines	B	119	5.32
0624-000	Potash Mines	B	119	5.32
0625-000	Salt Mines	B	119	5.32
0629-000	Other Non-metal Mines	B	119	5.32
0631-099	Coal Mines	B	119	5.32
0711-099	Crude Oil and Natural Gas	B	119	5.32
0911-000	Contract Drilling, Oil and Gas	B	119	5.32
0919-000	Other Services Incidental to Crude Oil	B	119	5.32
0921-300	Other Mines, Contracting	B	119	5.32
0929-001	Other Services Incidental to Mining	B	119	5.32
0811-000	Granite Quarries	B	134	5.38
0812-000	Limestone Quarries	B	134	5.38
0813-000	Marble Quarries	B	134	5.38
0814-000	Sandstone Quarries	B	134	5.38
0815-000	Shale Quarries	B	134	5.38
0821-000	Sand and Gravel Pit Operations	B	134	5.38

(Classification Units for Class C continue on the next page)

2004 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2004 Premium Rate ($)
0111-000	Dairy Farms	C	159	6.45
0112-000	Cattle Farms	C	159	6.45
0113-000	Hog Farms	C	159	6.45
0115-000	Sheep and Goat Farms	C	159	6.45
0119-000	Livestock Combination Farms	C	159	6.45
0122-000	Horse and Other Equine Farms	C	159	6.45
0239-002	Barn Cleaning	C	159	6.45
0131-000	Wheat Farms	C	167	2.21
0132-000	Small-grain Farms	C	167	2.21
0133-000	Oilseed Farms	C	167	2.21
0134-000	Grain Corn Farms	C	167	2.21
0135-000	Forage, Seed, and Hay Farms	C	167	2.21
0136-000	Dry Field Pea and Bean Farms	C	167	2.21
0138-000	Potato Farms	C	167	2.21
0139-000	Other Field Crop Farms	C	167	2.21
0141-000	Field Crop Combination Farms	C	167	2.21
0151-001	Fruit Farms	C	167	2.21
0151-002	Grape Growers	C	167	2.21
0152-000	Other Vegetable Farms	C	167	2.21
0159-000	Fruit and Vegetable Combination Farms	C	167	2.21
0171-000	Livestock, Field Crop, and Horticultural Combination Farms	C	167	2.21
0137-000	Tobacco Farm Operations	C	174	3.29
0161-000	Mushroom Farm Operations	C	174	3.29
0121-000	Honey and Other Apiary Product Farms	C	181	3.22
0123-000	Furs and Skins, Ranch	C	181	3.22
0129-000	Other Animal Specialty Farms	C	181	3.22
0162-000	Greenhouses	C	181	3.22
0163-000	Plant Nurseries	C	181	3.22
0169-000	Other Horticultural Specialties	C	181	3.22
0311-099	Fishing	C	181	3.22
0331-099	Furs, Skins, and Other Trapping	C	181	3.22
0114-000	Poultry and Egg Farm Operations	C	184	2.13
0211-000	Veterinary Services	C	184	2.13
0212-000	Farm Animal Breeding Services	C	184	2.13
0213-000	Poultry Services	C	184	2.13
0219-000	Other Services Incidental to Livestock Specialties	C	184	2.13
0221-000	Soil Preparation, Planting, and Cultivating Services	C	184	2.13
0222-000	Crop Dusting and Spraying Services	C	184	2.13
0223-000	Harvesting, Baling, and Threshing Services	C	184	2.13
0239-001	Other Services Incidental to Agriculture	C	184	2.13
0321-000	Services Incidental To Fishing	C	184	2.13
8372-002	Wildlife Preservation and Research	C	184	2.13

2004 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2004 Premium Rate ($)
0229-002	Tree Surgery and Removal	C	190	5.07
4212-000	Water Well Drilling	C	190	5.07
4219-000	Landscaping and Interlocking Brick	C	190	5.07
9959-002	Lawn Maintenance Services	C	190	5.07

(Classification Units for Class D continue on the next page)

2004 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2004 Premium Rate ($)
1011-001	Meat and Meat Products	D	207	4.06
1011-002	Deadstock	D	207	4.06
1021-000	Fish Products	D	207	4.06
1012-000	Poultry Operations	D	210	3.56
1031-000	Canned and Preserved Fruits and Vegetables	D	214	1.89
1032-000	Frozen Fruits and Vegetables	D	214	1.89
1041-000	Fluid Milk	D	216	1.57
1049-000	Other Dairy Products	D	216	1.57
1072-000	Other Bakery Operations	D	220	3.93
1082-000	Chewing Gum	D	222	1.38
1083-000	Sugar and Chocolate Confectionery	D	222	1.38
1071-000	Biscuit Operations	D	223	1.93
1092-000	Dry Pasta Products	D	223	1.93
1093-000	Snack Food Operations	D	223	1.93
1099-000	Other Food Operations	D	223	1.93
1051-000	Cereal Grain Flour	D	226	1.61
1052-000	Prepared Flour Mixes and Cereal Foods	D	226	1.61
1053-000	Feed Operations	D	226	1.61
1061-000	Vegetable Oil Mills	D	226	1.61
1081-000	Cane and Beet Sugar	D	226	1.61
1091-000	Tea and Coffee	D	226	1.61
1211-000	Leaf Tobacco	D	226	1.61
1221-000	Tobacco Products	D	226	1.61
1094-000	Malt and Malt Flour	D	230	1.24
1121-000	Distillery Products	D	230	1.24
1131-001	Brewery Products	D	230	1.24
1131-002	Home Brewing Centres	D	230	1.24
1141-000	Wine	D	230	1.24
1111-000	Soft Drinks	D	231	2.37
1511-000	Tire and Tube Operations	D	237	3.66
5521-002	Tire Vulcanizing and Retreading	D	237	3.66
1521-000	Rubber Hose and Belting	D	238	2.71
1599-000	Other Rubber Operations	D	238	2.71
1611-000	Foamed and Expanded Plastic Product Operations	D	258	2.17

2004 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2004 Premium Rate ($)
1631-000	Plastic Film and Sheeting Operations	D	261	1.82
3993-001	Fabric Coating Operations	D	261	1.82
1621-000	Plastic Pipe and Fitting Operations	D	263	3.17
1691-000	Plastic Bag Operations	D	263	3.17
1699-000	Other Plastic Product Operations	D	263	3.17
1711-000	Leather Tanneries	D	273	2.77
1712-000	Footwear	D	273	2.77
1713-000	Luggage, Purses and Handbags	D	273	2.77
1719-000	Other Leather and Allied Products	D	273	2.77
2495-000	Fur Goods	D	273	2.77
1821-000	Wool Yarn and Woven Cloth	D	289	3.79
1829-000	Other Spun Yarn and Woven Cloth Operations	D	289	3.79
1831-000	Broad Knitted Fabrics	D	289	3.79
1911-000	Natural Fibres Processing and Felt Products	D	289	3.79
1921-000	Carpet, Mat, and Rug Operations	D	289	3.79
1931-000	Canvas and Related Products	D	289	3.79
1991-000	Narrow Fabrics	D	289	3.79
1992-000	Contract Textile Dyeing and Finishing	D	289	3.79
1993-000	Household Products of Textile Materials	D	289	3.79
1994-000	Hygiene Products of Textile Materials	D	289	3.79
1995-000	Tire and Cord Fabric	D	289	3.79
1999-000	Other Processed Textile Products	D	289	3.79
1811-000	Fibre and Filament Yarn Operations	D	301	1.83
2431-099	Men's and Boys' Clothing	D	301	1.83
2435-000	Men's and Boys' Clothing Contractors	D	301	1.83
2441-099	Women's Clothing	D	301	1.83
2445-000	Women's Clothing Contractors	D	301	1.83
2451-000	Children's Clothing	D	301	1.83
2491-000	Sweaters	D	301	1.83
2492-000	Occupational Clothing	D	301	1.83
2493-000	Gloves	D	301	1.83
2494-000	Hosiery	D	301	1.83
2496-000	Foundation Garments	D	301	1.83
2499-000	Other Clothing and Apparel Operations	D	301	1.83
2541-000	Prefabricated Wooden Buildings	D	308	5.44
2549-000	Other Millwork Products	D	308	5.44
2599-000	Other Wood Operations	D	308	5.44
2542-000	Wooden Cabinet Operations	D	311	4.70
2561-000	Wooden Box and Pallet Operations	D	312	7.84

2004 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2004 Premium Rate ($)
2612-000	Upholstered Household Furniture	D	322	2.80
6213-000	Furniture Refinishing and Repair Shops	D	322	2.80
2619-000	Metal Household Furniture	D	323	2.32
2641-099	Metal Office and Institutional Furniture and Fixtures	D	323	2.32
2581-000	Coffins and Caskets	D	325	4.10
2611-000	Wooden Household Furniture	D	325	4.10
2649-099	Non-metal Office and Institutional Furniture and Fixtures	D	325	4.10
2691-000	Bed Springs and Mattresses	D	328	3.54
2699-000	Other Furniture Parts and Fixtures	D	328	3.54
2811-000	Business Forms Printing	D	333	1.45
2819-000	Other Commercial Printing	D	333	1.45
2821-001	Platemaking, Typesetting, and Binding Operations	D	333	1.45
2831-000	Book Publishing	D	335	0.60
2839-000	Other Publishing Operations	D	335	0.60
2841-000	Newspapers, Magazines, and Periodicals	D	335	0.60
2849-000	Other Combined Publishing and Printing Operations	D	335	0.60
2731-000	Folding Carton Operations	D	338	1.77
2791-000	Coated and Treated Products	D	341	2.31
2792-000	Stationery Products	D	341	2.31
2799-000	Other Converted Paper Products	D	341	2.31
2919-000	Other Primary Steel Operations	D	352	2.05
2921-000	Steel Pipe and Tube Operations	D	352	2.05
2959-000	Other Primary Smelting and Refining Operations	D	352	2.05
2911-000	Ferro-alloys	D	358	4.11
2912-000	Steel Foundries	D	358	4.11
2941-000	Iron Foundry Operations	D	358	4.11
2951-000	Primary Production of Aluminum	D	361	2.59
2961-000	Aluminum Rolling, Casting, and Extruding	D	361	2.59
2971-000	Copper and Copper Alloy Rolling, Casting, and Extruding	D	361	2.59
2999-000	Other Rolled, Cast, and Extruded Non-ferrous Metal Products	D	361	2.59
3021-000	Metal Tank Operations	D	370	4.75
2543-000	Wooden Door and Window Operations	D	374	3.67
3031-000	Other Door and Window Operations	D	374	3.67

2004 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2004 Premium Rate ($)
3022-000	Plate Work	D	375	4.09
3023-000	Pre-engineered Metal Buildings	D	375	4.09
3029-000	Other Fabricated Structural Metal Products	D	375	4.09
3032-000	Portable and Other Prefabricated Metal Buildings	D	375	4.09
3039-000	Other Ornamental and Architectural Metal Products	D	375	4.09
3244-000	Mobile Buildings	D	375	4.09
3271-099	Metal Boat and Ship Building Operations	D	375	4.09
3041-001	Other Metal Coating	D	377	3.96
3041-002	Powder Painting	D	377	3.96
3061-000	Basic Hardware	D	379	2.30
3063-000	Hand Tools and Implements	D	379	2.30
3069-000	Other Hardware, Tools, and Cutlery	D	379	2.30
3062-000	Metal Die, Mould, and Pattern Operations	D	382	1.64
3071-000	Heating Equipment	D	383	2.28
3121-000	Commercial Refrigeration and Air Conditioning Equipment	D	383	2.28
3081-001	General Machine Shops	D	385	2.39
3081-002	Automotive Machine Shops	D	385	2.39
3091-000	Metal Plumbing Fixtures and Fittings	D	387	3.25
3092-000	Metal Valves	D	387	3.25
3099-001	Other Metal Fabricating Operations	D	387	3.25
3099-002	Metal Heat Treating	D	387	3.25
3042-000	Metal Closure and Container Operations	D	389	2.68
3049-000	Other Stamped and Pressed Metal Product Operations	D	390	2.58
3051-000	Upholstery and Coil Springs	D	393	2.54
3052-000	Wire and Wire Rope	D	393	2.54
3053-000	Industrial Fasteners	D	393	2.54
3059-000	Other Wire Products	D	393	2.54
3992-000	Buttons, Buckles, and Clothes Fasteners	D	393	2.54
3194-000	Turbine and Mechanical Power Transmission Equipment	D	402	2.01
3321-000	Major Appliance Operations	D	402	2.01
3371-000	Electrical Transformer Operations	D	402	2.01
3193-000	Sawmill and Woodworking Machinery	D	403	1.49
3199-000	Other Machinery and Equipment Operations	D	403	1.49
3192-002	Elevator and Escalator and Parts Manufacturing	D	406	2.70
4291-001	Elevator and Escalator Installation, Service, and Repair	D	406	2.70
3011-000	Power Boiler and Heat Exchanger Operations	D	408	2.13
3191-000	Compressor, Pump, and Industrial Fan Operations	D	408	2.13

2004 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2004 Premium Rate ($)
3111-000	Agricultural Implement Operations	D	411	3.10
3192-001	Construction and Mining Machinery Operations	D	411	3.10
3211-000	Aircraft and Aircraft Parts Operations	D	417	1.07
3231-000	Motor Vehicle Assembly Operations	D	419	2.58
3251-000	Motor Vehicle Engine and Parts Operations	D	420	1.47
3252-001	Motor Vehicle Electrical Parts	D	420	1.47
3391-000	Battery Operations	D	420	1.47
3243-000	Recreational Vehicle and Trailer Operations	D	421	2.58
3254-000	Motor Vehicle Steering and Suspension Parts	D	421	2.58
3256-000	Motor Vehicle Plastic Parts	D	421	2.58
3259-001	Other Motor Vehicle Accessories, Parts, and Assemblies	D	421	2.58
3259-002	Powder Metallurgy Products	D	421	2.58
3259-003	Motor Vehicle Air Conditioners	D	421	2.58
3299-000	Other Transportation Equipment	D	421	2.58
3253-000	Motor Vehicle Stamping Operations	D	424	2.58
3255-000	Motor Vehicle Wheel and Brake Operations	D	425	2.58
3257-000	Motor Vehicle Fabric Accessory Operations	D	428	2.29
3241-000	Truck and Bus Body Operations	D	432	3.34
3242-000	Commercial Trailer Operations	D	432	3.34
3261-000	Railroad Rolling Stock Operations	D	442	2.30
3311-001	Small Electrical Appliance Operations	D	460	2.15
3311-002	Vacuum Cleaners and Systems	D	460	2.15
3331-000	Lighting Fixtures	D	460	2.15
3332-000	Lamps and Shades	D	460	2.15
3333-000	Electric Lamps (bulbs and tubes)	D	460	2.15
3252-002	Wiring Harnesses	D	466	2.09
3341-000	Compact Disc Players, Radios, and Television Receivers	D	466	2.09
3381-000	Communication and Energy Wire and Cable Products	D	466	2.09

2004 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2004 Premium Rate ($)
3351-000	Telecommunication Equipment	D	468	0.30
3352-001	Electronic Parts and Components	D	468	0.30
3352-002	Precision Miniature Metal Products	D	468	0.30
3359-000	Other Communication and Electronic Equipment	D	468	0.30
3361-000	Electronic Computing and Peripheral Equipment	D	468	0.30
3362-000	Electronic Office, Store, and Business Machines	D	468	0.30
3369-000	Other Office, Store, and Business Machines	D	468	0.30
3994-001	Musical Instruments	D	468	0.30
3994-002	Magnetic and Optical Media	D	468	0.30
3372-000	Electrical Switchgear and Protective Equipment	D	477	1.15
3379-000	Industrial Electrical Equipment Operations	D	477	1.15
3392-000	Non-current-carrying Wiring Devices	D	477	1.15
3399-000	Other Electrical Products	D	477	1.15
3511-000	Bricks, Tiles, and Clay Products	D	485	3.91
3512-000	Ceramic, Porcelain, and China Operations	D	485	3.91
3571-000	Abrasives Operations	D	485	3.91
3591-000	Refractories	D	485	3.91
3541-000	Concrete Pipe	D	496	5.18
3542-000	Structural Concrete Products	D	496	5.18
3549-000	Other Concrete Products	D	496	5.18
3551-000	Ready-mix Concrete Operations	D	497	3.60
3521-000	Hydraulic Cement	D	501	2.42
3581-000	Lime Operations	D	501	2.42
3592-000	Asbestos Products	D	501	2.42
3593-000	Gypsum Products	D	501	2.42
3594-000	Non-metallic Mineral Insulating Material Operations	D	501	2.42
3599-000	Other Non-metallic Mineral Products	D	501	2.42
3561-000	Primary Glass and Glass Container Operations	D	502	2.38
3562-000	Other Glass Products	D	502	2.38
2721-000	Asphalt Roofing	D	507	0.80
3611-000	Refined Petroleum Products	D	507	0.80
3612-000	Lubricating Oil and Grease	D	507	0.80
3699-000	Other Petroleum and Coal Products	D	507	0.80
3731-000	Plastic and Synthetic Resin Operations	D	512	1.47
3751-000	Paint and Varnish	D	512	1.47
3791-000	Printing Ink	D	512	1.47
3792-000	Adhesives	D	512	1.47
3741-000	Pharmaceutical and Medicine Operations	D	514	0.50

2004 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2004 Premium Rate ($)
3761-000	Soap and Cleaning Compound Operations	D	517	1.20
3771-000	Toiletry Operations	D	517	1.20
3711-001	Industrial Inorganic Chemicals	D	524	1.21
3711-002	Compressed Gas	D	524	1.21
3712-000	Industrial Organic Chemicals	D	524	1.21
3721-000	Chemical Fertilizer and Fertilizer Materials	D	524	1.21
3722-000	Mixed Fertilizers	D	524	1.21
3729-000	Other Agricultural Chemicals	D	524	1.21
3799-001	Other Chemical Products	D	524	1.21
3799-002	Explosives	D	524	1.21
3911-000	Indicating, Recording, and Controlling Instruments	D	529	0.98
3912-000	Other Instruments	D	529	0.98
3913-000	Clocks and Watches	D	529	0.98
3914-000	Ophthalmic Goods	D	529	0.98
3921-001	Jewelry and Silverware Operations	D	529	0.98
3921-002	Arts and Crafts	D	529	0.98
3922-000	Precious Metal Secondary Refining	D	529	0.98
3999-002	Dental Laboratories	D	529	0.98
3999-003	Other Medical Products	D	529	0.98
3999-004	Art Supplies	D	529	0.98
9999-003	Artists	D	529	0.98
3971-000	Sign and Display Operations	D	533	3.53
3931-000	Sporting Goods Operations	D	538	4.71
3932-000	Toys and Games	D	538	4.71
3991-000	Brooms, Brushes, and Mops	D	538	4.71
3999-001	Other Manufacturing Operations	D	542	2.14

(Classification Units for Class E continue on the next page)

2004 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2004 Premium Rate ($)
4511-000	Scheduled Air Transport	E	551	1.66
4512-000	Non-scheduled Chartered Air Transport	E	551	1.66
4513-000	Non-scheduled Specialty Air Transport	E	551	1.66
4521-001	Airport Operations	E	553	1.12
4521-002	Private Airfields	E	553	1.12
4522-000	Aircraft Rental and Leasing	E	553	1.12
4523-000	Aircraft Servicing	E	553	1.12
4529-000	Other Services Incidental to Air Transport	E	553	1.12
4551-001	Marine Cargo Handling	E	560	2.80
4592-002	Freight Forwarders (warehousing)	E	560	2.80
4791-000	Refrigerated Warehousing	E	560	2.80
4799-000	Other Storage and Warehousing Operations	E	560	2.80
4561-000	General Freight Trucking	E	570	5.83
4562-000	Used Goods Moving and Storage	E	570	5.83
4563-000	Bulk Liquids Trucking	E	570	5.83
4564-000	Dry Bulk Materials Trucking	E	570	5.83
4565-000	Forest Products Trucking	E	570	5.83
4569-000	Other Truck Transport Operations	E	570	5.83
4591-001	Highway, Street, and Bridge Maintenance	E	570	5.83
4592-001	Freight Forwarders (trucking)	E	570	5.83
4599-001	Other Services Incidental to Transportation	E	570	5.83
4599-002	Supply of Drivers and Helpers	E	570	5.83
4999-001	Waste Management Services	E	570	5.83
4999-003	Radioactive Waste Recovery and Disposal	E	570	5.83
4999-004	Chemical Waste Recovery and Disposal	E	570	5.83
5919-003	Other Liquid Waste Recovery and Disposal	E	570	5.83
6399-002	Towing Services	E	570	5.83
4841-001	Rural Mail Delivery	E	577	2.75
4841-002	Postal Services	E	577	2.75
4842-000	Courier Service Operations	E	577	2.75

2004 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2004 Premium Rate ($)
4531-000	Railway Transport	E	580	4.15
4532-000	Services Incidental to Railway Transport	E	580	4.15
4541-000	Freight and Passenger Water Transport	E	580	4.15
4542-000	Ferry Operations	E	580	4.15
4543-001	Marine Towing	E	580	4.15
4543-002	Towing Logs (marine)	E	580	4.15
4544-000	Ship Chartering	E	580	4.15
4549-000	Other Water Transport Operations	E	580	4.15
4552-000	Harbour and Port Operations	E	580	4.15
4553-000	Marine Salvage	E	580	4.15
4554-000	Piloting Services (water transport)	E	580	4.15
4559-001	Other Services Incidental to Water Transport	E	580	4.15
4559-002	Cleaning of Ships' Holds and Tanks	E	580	4.15
4571-001	Urban Transit Systems	E	580	4.15
4571-002	Bus Services	E	580	4.15
4572-000	Interurban and Rural Transit Systems	E	580	4.15
4574-099	Charter, Tour, and Sightseeing Bus Services	E	580	4.15
4575-000	Limousine Services	E	580	4.15
4581-001	Taxicabs	E	580	4.15
4589-000	Other Transportation Operations	E	580	4.15
4573-000	School Bus Operations	E	584	2.60
8631-000	Ambulance Operations	E	590	6.29

(Classification Units for Class F continue on the next page)

2004 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2004 Premium Rate ($)
5211-099	Wholesale Foods	F	604	2.36
5221-000	Non-alcoholic Beverages, Wholesale	F	604	2.36
5222-000	Alcoholic Beverages, Wholesale	F	604	2.36
6011-000	Supermarkets	F	604	2.36
6011-100	Bulk Retail/Wholesale Stores	F	604	2.36
6016-000	Meat Stores	F	604	2.36
6012-001	Grocery Stores	F	606	1.30
6012-002	Convenience and Variety Stores	F	606	1.30
6021-001	Liquor Stores	F	606	1.30
6021-002	Duty Free Shops	F	606	1.30
6022-000	Wine Stores	F	606	1.30
6013-000	Bakery Product Stores	F	607	3.11
6015-000	Fruit and Vegetable Stores	F	607	3.11
6019-000	Other Specialty Food Stores	F	607	3.11
6023-000	Beer Store Operations	F	608	3.62
4711-001	Terminal Grain Elevator Services	F	612	2.45
4711-002	Country Grain Elevator Services	F	612	2.45
5011-000	Livestock Dealers	F	612	2.45
5012-000	Grain Dealers	F	612	2.45
5019-000	Farm Products, Wholesale	F	612	2.45
5214-000	Poultry and Eggs, Wholesale	F	612	2.45
5931-000	Agricultural Feed, Wholesale	F	612	2.45
5932-000	Seeds, Wholesale	F	612	2.45
5939-000	Agricultural Chemicals and Other Farm Supplies	F	612	2.45
5911-000	Automotive Salvaging	F	630	3.57
6331-002	Lubricating Services	F	630	3.57
6351-000	Garages (general repairs)	F	630	3.57
6352-000	Paint and Body Repair Shops	F	630	3.57
6353-000	Muffler Replacement Shops	F	630	3.57
6354-000	Motor Vehicle Glass Replacement Shops	F	630	3.57
6355-000	Motor Vehicle Transmission Repair and Replacement Shops	F	630	3.57
6359-000	Other Motor Vehicle Repair Shops	F	630	3.57
6391-000	Car Washes	F	630	3.57
6399-001	Other Motor Vehicle Services	F	630	3.57
5111-000	Other Petroleum Products, Sales	F	633	1.75
6331-001	Gas Bars	F	633	1.75

2004 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2004 Premium Rate ($)
5241-000	Tobacco Products, Wholesale	F	636	1.22
5311-099	Apparel, Wholesale	F	636	1.22
5321-099	Dry Goods, Wholesale	F	636	1.22
5411-099	Household Furniture and Appliances, Wholesale	F	636	1.22
5431-099	Household Furnishings, Wholesale	F	636	1.22
5521-001	Tires and Tubes, Wholesale	F	636	1.22
5529-000	Other Motor Vehicle Parts and Accessories, Wholesale	F	636	1.22
5621-000	Hardware, Wholesale	F	636	1.22
5622-000	Plumbing, Heating, and Air Conditioning Equipment, Sales	F	636	1.22
5632-000	Paint, Glass, and Wallpaper, Wholesale	F	636	1.22
5731-002	Welding Equipment and Supplies	F	636	1.22
5793-000	Professional Machinery, Equipment, and Supplies, Wholesale	F	636	1.22
5799-000	Other Machinery, Equipment, and Supplies, Wholesale	F	636	1.22
5921-099	Paper and Paper Products, Wholesale	F	636	1.22
5941-099	Toys, Amusements, and Sporting Goods, Wholesale	F	636	1.22
5951-000	Photographic Equipment and Supplies, Wholesale	F	636	1.22
5952-000	Musical Instruments and Accessories, Wholesale	F	636	1.22
5961-000	Jewelry and Watches, Wholesale	F	636	1.22
5971-000	Industrial and Household Compounds, Wholesale	F	636	1.22
5981-000	General Merchandise, Wholesale	F	636	1.22
5991-000	Books, Periodicals, and Newspapers, Wholesale	F	636	1.22
5992-000	Second-hand Goods, Wholesale	F	636	1.22
5999-000	Other Wholesale Product Operations	F	636	1.22
6211-099	Household Furniture, Appliances, Television, and Stereo Stores	F	636	1.22
6223-000	Appliance, Television, Radio, and Stereo Repair	F	636	1.22
6231-000	Floor Covering Stores	F	636	1.22
6232-000	Drapery Stores	F	636	1.22
6341-000	Home and Auto Supply Stores	F	636	1.22
6342-000	Tire, Battery, Parts, and Accessories Stores	F	636	1.22
6411-000	Department Stores	F	636	1.22
6412-099	Other General Merchandise Stores	F	636	1.22
6511-000	Book and Stationery Stores	F	636	1.22
6521-000	Florist Shops	F	636	1.22
6522-000	Lawn and Garden Centres	F	636	1.22
6531-000	Hardware Stores	F	636	1.22
6532-000	Paint, Glass, and Wallpaper Stores	F	636	1.22
6541-099	Sporting Goods and Bicycle Shops	F	636	1.22
6551-000	Musical Instrument Stores	F	636	1.22
6552-000	Record and Tape Sales	F	636	1.22
6561-099	Jewelry and Watch Stores	F	636	1.22
6571-000	Camera and Photographic Supply Stores	F	636	1.22
6581-000	Toy and Hobby Stores	F	636	1.22
6582-000	Gift, Novelty, and Souvenir Stores	F	636	1.22
6591-000	Second-hand Merchandise Stores	F	636	1.22
6593-000	Art Galleries and Artists' Supply Stores	F	636	1.22
6594-000	Luggage and Leather Goods Stores	F	636	1.22
6595-000	Monument and Tombstone Dealers	F	636	1.22
6596-000	Pet Stores	F	636	1.22
6597-000	Coin and Stamp Dealers	F	636	1.22
6599-000	Other Retail Stores	F	636	1.22
6911-000	Vending Machine Operators	F	636	1.22
6921-000	Mail Order Houses	F	636	1.22

2004 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2004 Premium Rate ($)
5231-099	Drugs and Toiletries, Wholesale	F	638	0.44
6031-001	Pharmacy Operations	F	638	0.44
6031-002	Large Drugstores	F	638	0.44
6032-000	Patent Medicine and Toiletry Stores	F	638	0.44
6592-000	Opticians' Shops	F	638	0.44
6111-000	Shoe Stores	F	641	0.95
6121-000	Men's Clothing Stores	F	641	0.95
6131-000	Women's Clothing Stores	F	641	0.95
6141-000	Children's Clothing Stores	F	641	0.95
6142-000	Fur Stores	F	641	0.95
6149-000	Other Clothing Stores	F	641	0.95
6151-000	Fabric and Yarn Stores	F	641	0.95
6239-000	Other Household Furnishing Stores	F	641	0.95
5511-000	Automobile Importers	F	657	0.62
5512-000	Other Motor Vehicle Importers	F	657	0.62
6311-000	Automobiles and Trucks (new), Sales	F	657	0.62
6312-000	Automobiles and Trucks (used), Sales	F	657	0.62
9921-000	Automobile and Truck Rental and Leasing	F	657	0.62
5741-099	Electrical and Electronic Equipment, Sales Operations	F	668	0.38
5744-000	Computer and Related Equipment, Sales	F	668	0.38
5791-000	Office and Store Equipment, Sales	F	668	0.38
5519-000	Other Motor Vehicles and Trailers, Wholesale	F	670	1.54
5711-000	Farm Machinery and Equipment, Sales Operations	F	670	1.54
5721-000	Construction and Forestry Machinery and Supplies, Sales	F	670	1.54
5722-000	Mining Machinery and Supplies, Sales	F	670	1.54
5731-001	Industrial Machinery and Supplies, Sales	F	670	1.54
5792-000	Service Machinery and Supplies, Sales	F	670	1.54
6321-000	Motor Home and Travel Trailer Dealers	F	670	1.54
6322-099	Marine Equipment, Sales and Rentals	F	670	1.54
6323-099	Other Recreational Vehicle Dealers	F	670	1.54
6598-000	Mobile Home Dealers	F	670	1.54
9911-000	Industrial Machinery and Equipment Rental and Leasing	F	670	1.54
5631-001	Lumber, Plywood, and Millwork, Sales	F	681	2.80
5631-002	Self-serve Retail Building Supplies	F	681	2.80
5639-000	Other Building Materials, Sales	F	681	2.80
5993-000	Forest Products, Wholesale	F	681	2.80
5611-000	Iron and Steel Primary Forms and Structural Shapes, Wholesale	F	685	3.03
5612-000	Other Iron and Steel Products, Wholesale	F	685	3.03
5613-000	Non-ferrous Metal and Metal Products, Wholesale	F	685	3.03
5619-000	Metal and Metal Product Combination Wholesalers	F	685	3.03

2004 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2004 Premium Rate ($)
5919-001	Other Waste Materials Recycling	F	689	7.25
5919-002	Metal Waste Materials Recycling	F	689	7.25

(Classification Units for Class G continue on the next page)

2004 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2004 Premium Rate ($)
4261-000	Electrical Work	G	704	3.03
4499-001	Other Services Incidental to Construction	G	704	3.03
7799-012	Office Furniture Installation	G	704	3.03
4241-002	Drain Contractors	G	707	3.83
4241-099	Plumbing, Heating, and Air Conditioning, Installation	G	707	3.83
4244-000	Sheet Metal and Other Duct Work	G	707	3.83
4256-000	Thermal Insulation Work	G	707	3.83
4259-000	Industrial Maintenance and Repair Contracting	G	707	3.83
4113-002	Gas Distribution Lines	G	711	4.20
4121-001	Highways, Streets, and Small Bridges	G	711	4.20
4129-002	Park Grounds and Recreational Open Space	G	711	4.20
4213-000	Septic System Installation	G	711	4.20
4214-000	Excavating and Grading	G	711	4.20
4215-000	Equipment Rental (with operator)	G	711	4.20
4216-000	Asphalt Paving	G	711	4.20
4217-000	Fencing and Deck Installation	G	711	4.20
4293-000	Swimming Pool Installation	G	711	4.20
4271-099	Plaster, Drywall, and Acoustical Work	G	719	6.83
4275-001	Painting and Decorating	G	719	6.83
4276-000	Terrazzo and Tile Work	G	719	6.83
4277-099	Carpeting and Flooring	G	719	6.83
7799-002	Interior Designing Services	G	719	6.83
4012-000	Apartment and Condominium Construction	G	723	4.83
4021-099	Industrial, Commercial, and Institutional Construction	G	723	4.83
4111-099	Heavy Engineering Construction	G	723	4.83
4211-002	Non-structural Interior Demolition	G	723	4.83
4411-000	Construction Project Management	G	723	4.83
7712-002	Supply of Labour, Construction	G	723	4.83
4235-000	Roof Shingling	G	728	12.34
4236-000	Sheet Metal and Built-up Roofing	G	728	12.34
4113-001	Gas and Oil Pipelines, Construction	G	732	5.84
4121-002	Large Bridge Construction	G	732	5.84
4122-000	Waterworks and Sewage Systems	G	732	5.84
4129-001	Other Heavy Construction	G	732	5.84
4221-000	Piledriving Work	G	732	5.84
4255-000	Millwright and Rigging Work	G	737	6.70
4292-000	Ornamental and Fabricated Metal Installation	G	737	6.70
4299-000	Other Trade Work	G	737	6.70
9942-000	Custom Welding Services	G	737	6.70
4231-000	Masonry Operations	G	741	12.21

2004 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2004 Premium Rate ($)
4211-001	Wrecking and Structural Demolition	G	748	16.47
4222-001	Form Work (high-rise)	G	748	16.47
4224-002	Concrete Cutting and Drilling	G	748	16.47
4225-000	Precast Concrete Installation	G	748	16.47
4227-000	Structural Steel Erection	G	748	16.47
4229-000	Other Structural Work	G	748	16.47
4275-002	Painting of Structures	G	748	16.47
9952-001	Above Ground Window Cleaning	G	748	16.47
9959-001	Other Services to Buildings and Dwellings	G	748	16.47
4223-000	Steel Reinforcing	G	751	8.12
4224-001	Concrete Finishing	G	751	8.12
4224-003	Concrete Sealing	G	751	8.12
4232-000	Siding Work	G	751	8.12
4233-000	Glass and Glazing Work	G	751	8.12
4234-001	Insulation Work	G	751	8.12
4239-000	Caulking and Weatherstripping	G	751	8.12
4011-099	Homebuilding Operations	G	764	10.43
4222-002	Form Work (low-rise)	G	764	10.43
4226-000	Rough and Framing Carpentry	G	764	10.43
4274-000	Finish Carpentry	G	764	10.43
4491-000	Land Developers	G	764	10.43
4499-002	House Raising/Moving	G	764	10.43

(Classification Units for Class H continue on the next page)

2004 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2004 Premium Rate ($)
8511-001	Elementary and Secondary School Boards	H	810	0.65
8511-002	Private Schools	H	810	0.65
8521-000	Post-Secondary Non-university Education Operations	H	817	0.35
8531-000	University Education	H	817	0.35
8541-000	Library Services	H	817	0.35
8551-000	Museums and Archives	H	817	0.35
8599-001	Other Educational Services	H	817	0.35
8599-002	Driving Schools	H	817	0.35
4124-001	Power and Telecommunication Transmission Lines	H	830	3.66
4124-002	Cable Television Contractors	H	830	3.66
4911-002	Cleaning of Electrical Power Systems Equipment	H	830	3.66
4911-003	Generation of Electric Power	H	833	0.77
4612-000	Crude Oil Pipeline Transport	H	835	1.15
4619-000	Other Pipeline Transport Operations	H	835	1.15
4911-001	Electric Power Systems	H	835	1.15
4931-000	Water Systems	H	835	1.15
4999-002	Operation of Steam Generated Power Plants	H	835	1.15
4611-000	Natural Gas Pipeline Transport	H	838	0.31
4921-000	Gas Distribution Systems	H	838	0.31
7799-013	Other Services Incidental to Government	H	845	1.62
8321-099	General Municipal/Regional Operations	H	845	1.62
8324-000	Firefighting Services	H	845	1.62
8351-000	Band Councils	H	845	1.62
8372-001	Regional Conservation Authorities	H	845	1.62
8411-000	Other Government Agencies	H	845	1.62
8621-001	Nursing Home Operations	H	851	2.76
8621-002	Residential Home Operations	H	852	2.76
8611-000	General Hospitals	H	853	0.85
8612-000	Rehabilitation Hospitals	H	853	0.85
8613-000	Extended Care Hospitals	H	853	0.85
8614-000	Psychiatric Hospitals	H	853	0.85
8615-000	Addiction Hospitals	H	853	0.85
8616-000	Outpost Hospitals	H	853	0.85
8617-000	Paediatric Hospitals	H	853	0.85
8619-000	Other Specialty Hospitals	H	853	0.85
8634-000	Nursing and Other Health Care Operations	H	857	2.13
8662-099	Offices of Nurses	H	857	2.13

2004 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2004 Premium Rate ($)
8622-000	Homes for the Physically Challenged and/or Disabled	H	858	2.41
8623-000	Homes for the Developmentally Handicapped	H	858	2.41
8624-000	Homes for the Mentally Handicapped/Disabled	H	858	2.41
8625-000	Homes for Emotionally Distressed Children	H	858	2.41
8626-000	Homes for Alcohol or Drug Dependent Persons	H	858	2.41
8627-000	Homes for Children in Need of Protection	H	858	2.41
8628-000	Homes for Single Mothers	H	858	2.41
8629-000	Other Institutional Health and Social Services	H	858	2.41
8632-000	Drug Addiction and Alcoholism Treatment Clinics	H	861	0.85
8633-000	Health Rehabilitation Clinics	H	861	0.85
8635-000	Public Health Clinics and Community Health Centres	H	861	0.85
8639-000	Other Non-institutional Health Services	H	861	0.85
8641-000	Child Daycare and Nursery School Services	H	861	0.85
8644-000	Life Skills Training Facilities	H	861	0.85
8647-000	Social Rehabilitation Services	H	861	0.85
8648-000	Crisis Intervention	H	861	0.85
8649-000	Other Non-institutional Social Services	H	861	0.85
8642-000	Child Welfare Services	H	875	0.60
8643-000	Family Planning Services	H	875	0.60
8646-000	Meal Services (non-commercial)	H	875	0.60
8651-099	Offices of Physicians	H	875	0.60
8653-099	Offices of Dentists	H	875	0.60
8661-000	Offices of Chiropractors and Osteopaths	H	875	0.60
8664-000	Offices of Nutritionists and Dietitians	H	875	0.60
8665-000	Offices of Physiotherapists and Occupational Therapists	H	875	0.60
8666-000	Offices of Optometrists	H	875	0.60
8667-000	Offices of Podiatrists and Chiropodists	H	875	0.60
8668-000	Offices of Denturists	H	875	0.60
8669-000	Offices of Other Health Practitioners	H	875	0.60
8671-000	Offices of Psychologists	H	875	0.60
8672-000	Offices of Social Workers	H	875	0.60
8679-000	Offices of Other Social Service Practitioners	H	875	0.60
8681-000	Medical Laboratories	H	875	0.60
8682-000	Radiological Laboratories	H	875	0.60
8683-000	Combined Medical and Radiological Laboratories	H	875	0.60
8684-000	Public Health Laboratories	H	875	0.60
8685-000	Blood Bank Laboratories	H	875	0.60
8689-000	Other Health Laboratories	H	875	0.60
8691-000	Health Care and Public Safety Promotion Associations and Agencies	H	875	0.60
8692-000	Health Care Standards Agencies	H	875	0.60
8693-000	Health Care Research Agencies	H	875	0.60
8694-000	Social Service Planning and Advocacy Agencies	H	875	0.60
8699-000	Other Health and Social Service Associations and Agencies	H	875	0.60

(Classification Units for Class I continue on the next page)

2004 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2004 Premium Rate ($)
7511-001	Operators of Apartment Buildings	I	905	2.41
7511-002	Operators of Condominiums	I	905	2.41
7512-001	Operators of Non-residential Buildings	I	908	1.26
7512-002	Self-serve Storage Facilities	I	908	1.26
7512-003	Operators of Recreational Buildings	I	908	1.26
7599-001	Other Real Estate Operators	I	908	1.26
9732-000	Cemeteries and Crematoria	I	908	1.26
9991-000	Parking Lot Operations	I	908	1.26
7791-001	Security Services	I	911	1.61
7791-003	Detective Agencies	I	911	1.61
7791-004	Armoured Car Services	I	911	1.61
9211-000	Restaurants, Licensed	I	919	1.76
9212-000	Restaurants, Unlicensed	I	919	1.76
9213-000	Take-out Food Services	I	919	1.76
9214-001	Caterers	I	919	1.76
9214-002	Supply of Labour, Restaurant/Catering	I	919	1.76
9221-000	Taverns, Bars, and Nightclubs	I	919	1.76
7599-002	Mobile Home Parks	I	921	2.72
9111-000	Hotels and Motor Hotels	I	921	2.72
9112-000	Motels	I	921	2.72
9113-000	Tourist Courts and Cabins	I	921	2.72
9114-000	Guest Houses and Tourist Homes	I	921	2.72
9121-000	Lodging Houses and Residential Clubs	I	921	2.72
9131-000	Camping Grounds and Travel Trailer Parks	I	921	2.72
9141-000	Outfitters	I	921	2.72
9149-001	Other Recreation and Vacation Camps	I	921	2.72
9149-002	Children's Educational Camps	I	921	2.72
9726-000	Carpet Cleaning	I	923	3.36
9952-002	Ground Level Window Cleaning	I	923	3.36
9953-001	Janitorial Operations	I	923	3.36
9953-002	Other Cleaning Services	I	923	3.36
9959-005	Window Tinting of Buildings	I	923	3.36
9959-006	Pool Services	I	923	3.36
7712-001	Supply of Non-clerical Labour Operations	I	929	4.82
7799-004	Custom Packaging	I	933	2.76
9912-000	Audio-visual Equipment Rental and Leasing	I	933	2.76
9913-000	Office Furniture and Equipment Rental and Leasing	I	933	2.76
9919-000	Other Machinery and Equipment Rental and Leasing	I	933	2.76
9941-000	Electric Motor Repair	I	933	2.76
9949-000	Other Repair Services	I	933	2.76

2004 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2004 Premium Rate ($)
9643-000	Horse Race Tracks	I	937	1.56
9644-000	Other Race Tracks	I	937	1.56
9651-000	Golf Courses	I	937	1.56
9652-000	Curling Clubs	I	937	1.56
9653-000	Skiing Facilities	I	937	1.56
9659-001	Other Sports and Recreational Clubs	I	937	1.56
9659-002	Youth Clubs	I	937	1.56
9661-001	Gambling Operations	I	937	1.56
9661-002	Lotteries and Casinos	I	937	1.56
9691-000	Bowling Alleys and Billiard Parlours	I	937	1.56
9692-000	Amusement Parks	I	937	1.56
9693-000	Dance Halls, Studios and Schools	I	937	1.56
9694-000	Coin-operated Amusement Services	I	937	1.56
9695-000	Roller Skating Facilities	I	937	1.56
9696-000	Botanical and Zoological Gardens	I	937	1.56
9699-001	Other Amusement and Recreational Services	I	937	1.56
9699-002	Horse Trainers and Riding Operations	I	937	1.56
9711-099	Barber and Beauty Shops	I	944	2.36
9723-000	Self-serve Laundries and/or Dry Cleaners	I	944	2.36
9724-000	Valet Services and Cleaning Depots	I	944	2.36
9731-000	Funeral Homes	I	944	2.36
9741-099	Domestic Services	I	944	2.36
9791-000	Shoe Repair	I	944	2.36
9792-000	Fur Cleaning, Repair, and Storage	I	944	2.36
9799-000	Other Personal Services	I	944	2.36
9951-000	Disinfecting and Exterminating Services	I	944	2.36
9999-001	Miscellaneous Services	I	944	2.36
9999-002	Automobile Associations	I	944	2.36

2004 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2004 Premium Rate ($)
7011-000	Central Banks	I	956	0.17
7021-000	Chartered Banks	I	956	0.17
7029-000	Other Banking-type Intermediaries	I	956	0.17
7031-000	Trust Companies	I	956	0.17
7041-000	Deposit Accepting Mortgage Companies	I	956	0.17
7042-000	Co-operative Mortgage Companies	I	956	0.17
7051-099	Credit Unions	I	956	0.17
7099-000	Other Deposit Accepting Intermediaries	I	956	0.17
7111-000	Consumer Loan Companies	I	956	0.17
7121-000	Sales Finance Companies	I	956	0.17
7122-000	Credit Card Companies	I	956	0.17
7123-000	Factoring Companies	I	956	0.17
7124-000	Financial Leasing Companies	I	956	0.17
7125-000	Venture Capital Companies	I	956	0.17
7129-000	Other Business Financing Companies	I	956	0.17
7211-000	Investment (mutual) Funds	I	956	0.17
7212-000	Retirement Savings Funds	I	956	0.17
7213-000	Segregated Funds	I	956	0.17
7214-000	Investment Companies	I	956	0.17
7215-000	Holding Companies	I	956	0.17
7221-000	Mortgage Investment Companies	I	956	0.17
7222-000	Real Estate Investment Trusts	I	956	0.17
7229-000	Other Mortgage Companies	I	956	0.17
7291-000	Trusteed Pension Funds	I	956	0.17
7292-000	Estate, Trust, and Agency Funds	I	956	0.17
7299-000	Other Investment Intermediaries	I	956	0.17
7311-000	Life Insurers	I	956	0.17
7321-000	Deposit Insurers	I	956	0.17
7331-000	Health Insurers	I	956	0.17
7339-000	Other Casualty and Property Insurers	I	956	0.17
7411-000	Investment Dealers	I	956	0.17
7412-000	Stock Brokers	I	956	0.17
7413-000	Commodity Brokers	I	956	0.17
7421-000	Mortgage Brokers	I	956	0.17
7431-000	Stock Exchanges	I	956	0.17
7432-000	Commodity Exchanges	I	956	0.17
7499-000	Other Financial Intermediaries	I	956	0.17
7611-000	Insurance and Real Estate Agencies	I	956	0.17
7711-001	Supply of Clerical Labour Operations	I	956	0.17
7711-003	Placement Agencies	I	956	0.17
7711-100	Out of Province Operations - Class A	I	956	0.17
7711-200	Out of Province Operations - Class B	I	956	0.17
7711-300	Out of Province Operations - Class C	I	956	0.17
7711-400	Out of Province Operations - Class D	I	956	0.17
7711-500	Out of Province Operations - Class E	I	956	0.17
7711-600	Out of Province Operations - Class F	I	956	0.17
7711-700	Out of Province Operations - Class G	I	956	0.17
7711-800	Out of Province Operations - Class H	I	956	0.17
7711-900	Out of Province Operations - Class I	I	956	0.17
7731-000	Chartered and Certified Accountants	I	956	0.17
7739-000	Other Accounting and Bookkeeping Services	I	956	0.17
7761-000	Offices of Lawyers and Notaries	I	956	0.17
7792-000	Credit Bureau Services	I	956	0.17
7793-000	Collection Agencies	I	956	0.17
7799-003	Actuarial Services	I	956	0.17

2004 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2004 Premium Rate ($)
0231-000	Agricultural Management and Consulting Services	I	958	0.30
4555-000	Marine Shipping Agencies	I	958	0.30
4592-003	Freight Forwarders (brokers)	I	958	0.30
7721-001	Software Development and Computer Services	I	958	0.30
7722-000	Computer Equipment Maintenance and Repair	I	958	0.30
7751-000	Offices of Architects	I	958	0.30
7752-000	Offices of Engineers	I	958	0.30
7759-001	Other Scientific and Technical Services	I	958	0.30
7759-002	Research and Development	I	958	0.30
7771-001	Management Consulting Services	I	958	0.30
7771-002	Property Management Services	I	958	0.30
7794-000	Customs Brokers and Consultants	I	958	0.30
7795-999	Telephone Answering Services / Call Centres	I	958	0.30
7796-001	Business Service Centres	I	958	0.30
7796-002	Microfilming and Micrographing Services	I	958	0.30
7799-001	Miscellaneous Business Services	I	958	0.30
7799-005	Translation Services	I	958	0.30
7799-006	Custom Typing Services	I	958	0.30
7799-007	Manufacturer's Agents	I	958	0.30
7799-009	Meter Reading	I	958	0.30
7799-010	Other Brokers	I	958	0.30
7799-011	Quality Assurance	I	958	0.30
9931-000	Photographers	I	958	0.30
9961-000	Ticket and Travel Agencies	I	958	0.30
9962-001	Tour Packagers	I	958	0.30
2821-002	Photographic Film Processing	I	962	0.94
7741-000	Advertising Agencies	I	962	0.94
7742-000	Media Representatives	I	962	0.94
7743-000	Display and Billboard Advertising	I	962	0.94
7749-000	Other Advertising Services	I	962	0.94
9611-000	Motion Picture and Video Production	I	962	0.94
9612-000	Motion Picture and Video Distribution	I	962	0.94
9613-000	Motion Picture Laboratories and Video Production Facilities	I	962	0.94
9614-000	Sound Recording Services	I	962	0.94
9619-000	Other Motion Picture, Audio, and Video Services	I	962	0.94
9621-000	Regular Motion Picture Theatres	I	962	0.94
9622-000	Outdoor Motion Picture Theatres	I	962	0.94
9629-000	Other Motion Picture Exhibition	I	962	0.94
9631-000	Entertainment Production Companies and Artists	I	962	0.94
9639-000	Other Theatrical and Staged Entertainment Services	I	962	0.94
9721-000	Power Laundries and/or Dry Cleaners	I	975	3.15
9725-000	Linen Supply Services	I	975	3.15
9729-000	Other Laundry and Dry Cleaning Services	I	975	3.15

2004 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2004 Premium Rate ($)
7791-002	Corps of Commissionaires	I	981	0.58
9811-000	Religious Organizations	I	981	0.58
9821-000	Business Associations	I	981	0.58
9831-000	Health and Social Service Professional Membership Associations	I	981	0.58
9839-000	Other Professional Membership Associations	I	981	0.58
9841-000	Labour Organizations	I	981	0.58
9851-000	Political Organizations	I	981	0.58
9861-001	Civic and Fraternal Organizations	I	981	0.58
9861-002	Cultural Organizations	I	981	0.58
4811-000	Radio Broadcasting	I	983	0.35
4812-000	Television Broadcasting	I	983	0.35
4813-000	Combined Radio and Television Broadcasting	I	983	0.35
4814-000	Cable Television	I	983	0.35
4821-000	Telecommunication Carriers	I	983	0.35
4839-000	Other Telecommunication Operations	I	983	0.35

WSIB 2004 Premium Rates MANUAL

SECTION 6A

Class A –
Supporting Documentation

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 030: LOGGING

(CLASS A: FOREST PRODUCTS)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$201,341,611	$58,200	$37,750	5,334	198	3.71%
1999	$208,008,930	$59,200	$39,659	5,245	241	4.59%
2000	$225,718,869	$59,300	$42,412	5,322	229	4.30%
2001	$219,086,231	$60,600	$43,033	5,091	196	3.85%
2002	$237,205,307	$64,600	$44,138	5,374	209	3.89%
2003	$239,529,919	$65,600	$45,021	5,320	202	3.80%
2004	$244,320,517	$66,800	$45,921	5,320	197	3.70%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 033: MILL PRODUCTS AND FORESTRY SERVICES

(CLASS A: FOREST PRODUCTS)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$324,739,087	$58,200	$33,469	9,703	556	5.73%
1999	$339,543,063	$59,200	$33,231	10,218	580	5.68%
2000	$367,123,126	$59,300	$34,954	10,503	598	5.69%
2001	$359,649,605	$60,600	$35,527	10,123	570	5.63%
2002	$381,406,303	$64,600	$35,891	10,627	516	4.86%
2003	$385,144,085	$65,600	$36,609	10,521	499	4.74%
2004	$392,846,966	$66,800	$37,341	10,521	487	4.63%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 036: VENEERS, PLYWOOD AND WOOD PRESERVATION

(CLASS A: FOREST PRODUCTS)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$166,246,828	$58,200	$30,990	5,365	175	3.26%
1999	$179,347,877	$59,200	$31,184	5,751	200	3.48%
2000	$189,986,862	$59,300	$32,998	5,758	241	4.19%
2001	$186,316,908	$60,600	$32,716	5,695	165	2.90%
2002	$193,975,536	$64,600	$34,728	5,586	133	2.38%
2003	$195,876,496	$65,600	$35,423	5,530	146	2.64%
2004	$199,794,026	$66,800	$36,131	5,530	146	2.64%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 039: PULP, NEWSPRINT AND SPECIALTY PAPERS

(CLASS A: FOREST PRODUCTS)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$888,413,011	$58,200	$39,408	22,544	224	0.99%
1999	$930,704,385	$59,200	$39,680	23,455	233	0.99%
2000	$898,212,458	$59,300	$41,424	21,683	280	1.29%
2001	$902,661,128	$60,600	$45,827	19,697	233	1.18%
2002	$940,653,525	$64,600	$45,168	20,826	236	1.13%
2003	$949,871,930	$65,600	$46,071	20,618	228	1.11%
2004	$968,869,368	$66,800	$46,993	20,618	223	1.08%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 041: CORRUGATED BOXES

(CLASS A: FOREST PRODUCTS)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$238,530,252	$58,200	$31,528	7,566	169	2.23%
1999	$256,095,816	$59,200	$32,158	7,964	205	2.57%
2000	$277,841,795	$59,300	$33,681	8,249	244	2.96%
2001	$280,025,723	$60,600	$34,088	8,215	203	2.47%
2002	$291,102,165	$64,600	$35,081	8,298	159	1.92%
2003	$293,954,966	$65,600	$35,783	8,215	179	2.18%
2004	$299,834,066	$66,800	$36,498	8,215	179	2.18%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS A: FOREST PRODUCTS

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$1,819,270,789	$58,200	$36,017	50,512	1,322	2.62%
1999	$1,913,700,071	$59,200	$36,359	52,633	1,459	2.77%
2000	$1,958,883,110	$59,300	$38,025	51,515	1,592	3.09%
2001	$1,947,739,595	$60,600	$39,896	48,821	1,367	2.80%
2002	$2,044,342,836	$64,600	$40,314	50,711	1,253	2.47%
2003	$2,064,377,396	$65,600	$41,120	50,204	1,254	2.50%
2004	$2,105,664,944	$66,800	$41,942	50,204	1,232	2.45%

2004 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2004 New Claims Cost		2004 Premium Rate
		Cost Index * (%)	Cost per LTI ($)	($)
030	LOGGING	180%	52,883	11.36
033	MILL PRODUCTS AND FORESTRY SERVICES	82%	24,237	7.83
036	VENEERS, PLYWOOD AND WOOD PRESERVATION	85%	24,916	4.90
039	PULP, NEWSPRINT AND SPECIALTY PAPERS	111%	32,709	2.02
041	CORRUGATED BOXES	58%	17,154	2.75
CLASS: A	**FOREST PRODUCTS**		**29,402**	**4.57**

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 030: LOGGING

(CLASS A: FOREST PRODUCTS)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	1.068	1.378
	Total	**1.068**	**1.378**
B.2 Legislative Obligations			
	WSIAT	0.040	0.052
	Office of Worker Advisor	0.019	0.025
	Office of Employer Advisor	0.007	0.009
	OHSA	0.106	0.137
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.011	0.014
	Total	**0.184**	**0.237**
B.3 Accident Prevention			
	OFSWA	0.358	0.358
	Total	**1.611**	**1.974**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.363	
B.5 NET OVERHEAD EXPENSES		**1.974**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 033: MILL PRODUCTS AND FORESTRY SERVICES

(CLASS A: FOREST PRODUCTS)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.779	1.015
	Total	**0.779**	**1.015**
B.2 Legislative Obligations			
	WSIAT	0.029	0.038
	Office of Worker Advisor	0.014	0.018
	Office of Employer Advisor	0.005	0.007
	OHSA	0.077	0.100
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.008	0.010
	Total	**0.134**	**0.175**
B.3 Accident Prevention			
	OFSWA	0.290	0.290
	Total	**1.204**	**1.481**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.277	
B.5 NET OVERHEAD EXPENSES		**1.481**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 036: VENEERS, PLYWOOD AND WOOD PRESERVATION

(CLASS A: FOREST PRODUCTS)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.540	0.716
	Total	**0.540**	**0.716**
B.2 Legislative Obligations			
	WSIAT	0.020	0.027
	Office of Worker Advisor	0.010	0.013
	Office of Employer Advisor	0.004	0.005
	OHSA	0.053	0.070
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.006	0.008
	Total	**0.094**	**0.125**
B.3 Accident Prevention			
	OFSWA	0.234	0.234
	Total	**0.867**	**1.074**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.207	
B.5 NET OVERHEAD EXPENSES		**1.074**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 039: PULP, NEWSPRINT AND SPECIALTY PAPERS

(CLASS A: FOREST PRODUCTS)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.323	0.312
	Total	**0.323**	**0.312**
B.2 Legislative Obligations			
	WSIAT	0.012	0.012
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.032	0.031
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.003
	Total	**0.055**	**0.053**
B.3 Accident Prevention			
	PPHSA	0.120	0.120
	Total	**0.499**	**0.486**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.013)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		**0.486**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 041: CORRUGATED BOXES

(CLASS A: FOREST PRODUCTS)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.378	0.429
	Total	**0.378**	**0.429**
B.2 Legislative Obligations			
	WSIAT	0.014	0.016
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.037	0.042
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	**0.064**	**0.073**
B.3 Accident Prevention			
	PPHSA	0.142	0.142
	Total	**0.584**	**0.644**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.060	
B.5 NET OVERHEAD EXPENSES		0.644	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS A: FOREST PRODUCTS

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.523	0.622
	Total	**0.523**	**0.622**
B.2 Legislative Obligations			
	WSIAT	0.019	0.023
	Office of Worker Advisor	0.009	0.011
	Office of Employer Advisor	0.003	0.004
	OHSA	0.052	0.061
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.005	0.006
	Total	**0.089**	**0.107**
B.3 Accident Prevention			
		0.193	0.193
	Total	**0.807**	**0.922**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.115	
B.5 NET OVERHEAD EXPENSES		**0.922**	

2004 PREMIUM RATE COMPONENTS

RATE GROUP 030: LOGGING

(CLASS A: FOREST PRODUCTS)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	4.329			4.784		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.482)			(0.798)		
b. *plus* Transfer Charge	0.902			1.060		
3. NET NEW CLAIMS COST	4.749	4.749	42%	5.046	5.046	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	1.068			1.124		
2. Legislative Obligations	0.184			0.205		
3. Accident Prevention	0.358			0.340		
4. TOTAL OVERHEAD EXPENSES	1.611			1.669		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.363			0.892		
5. NET OVERHEAD EXPENSES	1.974	1.974	17%	2.561	2.561	23%
C. UNFUNDED LIABILITY		4.036	36%		3.534	31%
D. (GAIN)/LOSS						
1. 1999 Accident Year	0.248			0.129		
2. 2000 Accident Year	(0.137)			(0.017)		
3. 2001 Accident Year	0.494			N/A		
	0.604	0.604	5%	0.111	0.111	1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**11.36**	100%		**11.25**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 033: MILL PRODUCTS AND FORESTRY SERVICES

(CLASS A: FOREST PRODUCTS)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	3.050			3.532		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.478)			(0.745)		
b. *plus* Transfer Charge	0.636			0.783		
3. NET NEW CLAIMS COST	3.208	3.208	41%	3.570	3.570	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.779			0.850		
2. Legislative Obligations	0.134			0.155		
3. Accident Prevention	0.290			0.283		
4. TOTAL OVERHEAD EXPENSES	1.204			1.289		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.277			0.565		
5. NET OVERHEAD EXPENSES	1.481	1.481	19%	1.854	1.854	23%
C. UNFUNDED LIABILITY		2.727	35%		2.500	31%
D. (GAIN)/LOSS						
1. 1999 Accident Year	0.168			0.091		
2. 2000 Accident Year	(0.092)			(0.012)		
3. 2001 Accident Year	0.334			N/A		
	0.409	0.409	5%	0.079	0.079	1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**7.83**	100%		**8.00**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 036: VENEERS, PLYWOOD AND WOOD PRESERVATION

(CLASS A: FOREST PRODUCTS)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.848			2.249		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.300)			(0.469)		
b. *plus* Transfer Charge	0.385			0.498		
3. NET NEW CLAIMS COST	1.934	1.934	39%	2.280	2.280	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.540			0.611		
2. Legislative Obligations	0.094			0.111		
3. Accident Prevention	0.234			0.233		
4. TOTAL OVERHEAD EXPENSES	0.867			0.955		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.207			0.281		
5. NET OVERHEAD EXPENSES	1.074	1.074	22%	1.236	1.236	24%
C. UNFUNDED LIABILITY		1.644	34%		1.597	31%
D. (GAIN)/LOSS						
1. 1999 Accident Year	0.101			0.059		
2. 2000 Accident Year	(0.055)			(0.008)		
3. 2001 Accident Year	0.202			N/A		
	0.246	0.246	5%	0.051	0.051	1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**4.90**	100%		**5.16**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 039: PULP, NEWSPRINT AND SPECIALTY PAPERS

(CLASS A: FOREST PRODUCTS)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.764			0.844		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.146)			(0.186)		
b. *plus* Transfer Charge	0.159			0.187		
3. NET NEW CLAIMS COST	0.778	0.778	39%	0.846	0.846	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.323			0.345		
2. Legislative Obligations	0.055			0.063		
3. Accident Prevention	0.120			0.105		
4. TOTAL OVERHEAD EXPENSES	0.499			0.513		
a. *minus* Relief	(0.013)			(0.035)		
b. *plus* Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.486	0.486	24%	0.478	0.478	25%
C. UNFUNDED LIABILITY		0.661	33%		0.593	31%
D. (GAIN)/LOSS						
1. 1999 Accident Year	0.041			0.022		
2. 2000 Accident Year	(0.022)			(0.002)		
3. 2001 Accident Year	0.081			N/A		
	0.099	0.099	5%	0.019	0.019	1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**2.02**	100%		**1.94**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 041: CORRUGATED BOXES

(CLASS A: FOREST PRODUCTS)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.039			1.298		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.189)			(0.327)		
b. *plus* Transfer Charge	0.217			0.288		
3. NET NEW CLAIMS COST	1.067	1.067	39%	1.260	1.260	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.378			0.421		
2. Legislative Obligations	0.064			0.076		
3. Accident Prevention	0.142			0.129		
4. TOTAL OVERHEAD EXPENSES	0.584			0.627		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.060			0.057		
5. NET OVERHEAD EXPENSES	0.644	0.644	23%	0.684	0.684	24%
C. UNFUNDED LIABILITY		0.907	33%		0.882	31%
D. (GAIN)/LOSS						
1. 1999 Accident Year	0.056			0.033		
2. 2000 Accident Year	(0.030)			(0.004)		
3. 2001 Accident Year	0.111			N/A		
	0.136	0.136	5%	0.028	0.028	1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**2.75**	100%		**2.85**	100%

2004 PREMIUM RATE COMPONENTS

CLASS A: FOREST PRODUCTS

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.746			1.973		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.268)			(0.402)		
b. *plus* Transfer Charge	0.364			0.437		
3. NET NEW CLAIMS COST	1.843	1.843	40%	2.008	2.008	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.523			0.560		
2. Legislative Obligations	0.089			0.101		
3. Accident Prevention	0.193			0.179		
4. TOTAL OVERHEAD EXPENSES	0.807			0.842		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.115			0.221		
5. NET OVERHEAD EXPENSES	0.922	0.922	20%	1.063	1.063	24%
C. UNFUNDED LIABILITY		1.566	34%		1.407	31%
D. (GAIN)/LOSS						
1. 1999 Accident Year	0.096			0.052		
2. 2000 Accident Year	(0.053)			(0.007)		
3. 2001 Accident Year	0.192			N/A		
	0.235	0.235	5%	0.045	0.045	1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**4.57**	100%		**4.52**	100%

2004 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Unfunded Liability ($)	(Gain)/Loss ($)	2004 Premium Rate ($)
030	LOGGING	4.749	1.974	4.036	0.604	11.36
033	MILL PRODUCTS AND FORESTRY SERVICES	3.208	1.481	2.727	0.409	7.83
036	VENEERS, PLYWOOD AND WOOD PRESERVATION	1.934	1.074	1.644	0.246	4.90
039	PULP, NEWSPRINT AND SPECIALTY PAPERS	0.778	0.486	0.661	0.099	2.02
041	CORRUGATED BOXES	1.067	0.644	0.907	0.136	2.75
CLASS: A	**FOREST PRODUCTS**	**1.843**	**0.922**	**1.566**	**0.235**	**4.57**

WSIB

2004 Premium Rates MANUAL

SECTION 6B

Class B –
Supporting Documentation

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 110: GOLD MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$277,703,413	$58,200	$54,729	5,074	130	2.56%
1999	$273,268,898	$59,200	$54,101	5,051	111	2.20%
2000	$238,055,374	$59,300	$53,050	4,487	84	1.87%
2001	$250,371,776	$60,600	$54,622	4,584	87	1.90%
2002	$265,788,944	$64,600	$55,087	4,825	91	1.89%
2003	$285,260,642	$65,600	$56,740	5,028	93	1.85%
2004	$299,694,831	$66,800	$57,874	5,179	93	1.80%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 113: NICKEL MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$341,437,397	$58,200	$54,818	6,229	143	2.30%
1999	$318,659,798	$59,200	$54,625	5,834	145	2.49%
2000	$294,083,220	$59,300	$53,929	5,453	121	2.22%
2001	$310,323,072	$60,600	$55,924	5,549	99	1.78%
2002	$326,014,330	$64,600	$58,531	5,570	120	2.15%
2003	$349,898,140	$65,600	$60,287	5,804	111	1.91%
2004	$367,602,986	$66,800	$61,493	5,978	112	1.87%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 119: OTHER MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$163,829,409	$58,200	$42,468	3,858	62	1.61%
1999	$166,552,556	$59,200	$46,454	3,585	85	2.37%
2000	$183,740,733	$59,300	$44,758	4,105	96	2.34%
2001	$202,792,199	$60,600	$47,216	4,295	90	2.10%
2002	$206,188,958	$64,600	$50,080	4,117	76	1.85%
2003	$221,294,361	$65,600	$51,582	4,290	77	1.79%
2004	$232,491,856	$66,800	$52,614	4,419	78	1.77%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 134: AGGREGATES

(CLASS B: MINING AND RELATED INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$188,986,244	$58,200	$34,392	5,495	151	2.75%
1999	$193,917,864	$59,200	$34,198	5,670	154	2.72%
2000	$207,311,692	$59,300	$36,775	5,637	168	2.98%
2001	$211,772,877	$60,600	$35,429	5,977	168	2.81%
2002	$215,001,109	$64,600	$37,148	5,788	127	2.19%
2003	$230,752,090	$65,600	$38,262	6,031	151	2.50%
2004	$242,428,146	$66,800	$39,028	6,212	155	2.50%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS B: MINING AND RELATED INDUSTRIES

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$971,956,463	$58,200	$47,054	20,656	486	2.35%
1999	$952,399,116	$59,200	$47,289	20,140	495	2.46%
2000	$923,191,019	$59,300	$46,905	19,682	469	2.38%
2001	$975,259,924	$60,600	$47,795	20,405	444	2.18%
2002	$1,012,993,341	$64,600	$49,901	20,300	414	2.04%
2003	$1,087,205,233	$65,600	$51,397	21,153	432	2.04%
2004	$1,142,217,818	$66,800	$52,424	21,788	438	2.01%

2004 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2004 New Claims Cost		2004 Premium
		Cost Index * (%)	Cost per LTI ($)	Rate ($)
110	GOLD MINES	169%	100,065	7.80
113	NICKEL MINES	109%	64,686	5.49
119	OTHER MINES	98%	57,881	5.32
134	AGGREGATES	53%	31,152	5.38
CLASS: B	**MINING AND RELATED INDUSTRIES**		**59,119**	**6.04**

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 110: GOLD MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.752	0.981
	Total	**0.752**	**0.981**
B.2 Legislative Obligations			
	WSIAT	0.028	0.037
	Office of Worker Advisor	0.014	0.018
	Office of Employer Advisor	0.005	0.007
	OHSA	0.075	0.098
	Mine Rescue	0.280	0.280
	Program Administration	0.001	0.001
	Institute of Work & Health	0.008	0.010
	Total	**0.411**	**0.451**
B.3 Accident Prevention			
	MASHA	0.289	0.289
	Total	**1.452**	**1.721**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.269	
B.5 NET OVERHEAD EXPENSES		**1.721**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 113: NICKEL MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.572	0.756
	Total	**0.572**	**0.756**
B.2 Legislative Obligations			
	WSIAT	0.021	0.028
	Office of Worker Advisor	0.010	0.013
	Office of Employer Advisor	0.004	0.005
	OHSA	0.057	0.075
	Mine Rescue	0.231	0.231
	Program Administration	0.001	0.001
	Institute of Work & Health	0.006	0.008
	Total	**0.330**	**0.362**
B.3 Accident Prevention			
	MASHA	0.237	0.237
	Total	**1.140**	**1.356**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.216	
B.5 NET OVERHEAD EXPENSES		**1.356**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 119: OTHER MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.560	0.742
	Total	**0.560**	**0.742**
B.2 Legislative Obligations			
	WSIAT	0.021	0.028
	Office of Worker Advisor	0.010	0.013
	Office of Employer Advisor	0.004	0.005
	OHSA	0.055	0.073
	Mine Rescue	0.228	0.228
	Program Administration	0.001	0.001
	Institute of Work & Health	0.006	0.008
	Total	**0.325**	**0.356**
B.3 Accident Prevention			
	MASHA	0.234	0.234
	Total	**1.119**	**1.332**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.213	
B.5 NET OVERHEAD EXPENSES		**1.332**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 134: AGGREGATES

(CLASS B: MINING AND RELATED INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.566	0.748
	Total	**0.566**	**0.748**
B.2 Legislative Obligations			
	WSIAT	0.021	0.028
	Office of Worker Advisor	0.010	0.013
	Office of Employer Advisor	0.004	0.005
	OHSA	0.056	0.074
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.006	0.008
	Total	**0.098**	**0.130**
B.3 Accident Prevention			
	MASHA	0.236	0.236
	Total	**0.900**	**1.114**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.214	
B.5 NET OVERHEAD EXPENSES		**1.114**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS B: MINING AND RELATED INDUSTRIES

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.616	0.811
	Total	**0.616**	**0.811**
B.2 Legislative Obligations			
	WSIAT	0.023	0.030
	Office of Worker Advisor	0.011	0.015
	Office of Employer Advisor	0.004	0.006
	OHSA	0.061	0.080
	Mine Rescue	0.194	0.194
	Program Administration	0.001	0.001
	Institute of Work & Health	0.006	0.009
	Total	**0.300**	**0.335**
B.3 Accident Prevention			
		0.250	0.250
	Total	**1.166**	**1.395**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.229	
B.5 NET OVERHEAD EXPENSES		**1.395**	

2004 PREMIUM RATE COMPONENTS

RATE GROUP 110: GOLD MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	3.152			3.037		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.744)			(0.675)		
b. *plus* Transfer Charge	0.657			0.673		
3. NET NEW CLAIMS COST	3.065	3.065	39%	3.036	3.036	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.752			0.751		
2. Legislative Obligations	0.411			0.944		
3. Accident Prevention	0.289			0.308		
4. TOTAL OVERHEAD EXPENSES	1.452			2.003		
a. *minus* Relief	0.000			(0.359)		
b. *plus* Transfer Charge	0.269			0.000		
5. NET OVERHEAD EXPENSES	1.721	1.721	22%	1.644	1.644	23%
C. UNFUNDED LIABILITY		2.493	32%		2.126	29%
D. (GAIN)/LOSS						
1. 1999 Accident Year	0.182			0.266		
2. 2000 Accident Year	0.181			0.153		
3. 2001 Accident Year	0.154			N/A		
	0.516	0.516	7%	0.419	0.419	6%
E. TOTAL PREMIUM RATE (A+B+C+D)		**7.80**	100%		**7.23**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 113: NICKEL MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	2.000			2.333		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.312)			(0.518)		
b. *plus* Transfer Charge	0.417			0.517		
3. NET NEW CLAIMS COST	2.106	2.106	38%	2.332	2.332	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.572			0.620		
2. Legislative Obligations	0.330			0.818		
3. Accident Prevention	0.237			0.269		
4. TOTAL OVERHEAD EXPENSES	1.140			1.708		
a. *minus* Relief	0.000			(0.413)		
b. *plus* Transfer Charge	0.216			0.000		
5. NET OVERHEAD EXPENSES	1.356	1.356	25%	1.295	1.295	23%
C. UNFUNDED LIABILITY		1.669	30%		1.633	29%
D. (GAIN)/LOSS						
1. 1999 Accident Year	0.125			0.205		
2. 2000 Accident Year	0.124			0.118		
3. 2001 Accident Year	0.106			N/A		
	0.355	0.355	6%	0.322	0.322	6%
E. TOTAL PREMIUM RATE (A+B+C+D)		**5.49**	100%		**5.58**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 119: OTHER MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.971			2.243		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.341)			(0.498)		
b. *plus* Transfer Charge	0.411			0.497		
3. NET NEW CLAIMS COST	2.041	2.041	38%	2.242	2.242	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.560			0.604		
2. Legislative Obligations	0.325			0.803		
3. Accident Prevention	0.234			0.264		
4. TOTAL OVERHEAD EXPENSES	1.119			1.670		
a. *minus* Relief	0.000			(0.419)		
b. *plus* Transfer Charge	0.213			0.000		
5. NET OVERHEAD EXPENSES	1.332	1.332	25%	1.251	1.251	23%
C. UNFUNDED LIABILITY		1.608	30%		1.571	29%
D. (GAIN)/LOSS						
1. 1999 Accident Year	0.122			0.197		
2. 2000 Accident Year	0.121			0.113		
3. 2001 Accident Year	0.103			N/A		
	0.344	0.344	6%	0.310	0.310	6%
E. TOTAL PREMIUM RATE (A+B+C+D)		**5.32**	100%		**5.37**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 134: AGGREGATES

(CLASS B: MINING AND RELATED INDUSTRIES)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	2.022			2.281		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.373)			(0.507)		
b. *plus* Transfer Charge	0.421			0.506		
3. NET NEW CLAIMS COST	2.071	2.071	38%	2.280	2.280	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.566			0.611		
2. Legislative Obligations	0.098			0.111		
3. Accident Prevention	0.236			0.266		
4. TOTAL OVERHEAD EXPENSES	0.900			0.989		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.214			0.281		
5. NET OVERHEAD EXPENSES	1.114	1.114	21%	1.270	1.270	23%
C. UNFUNDED LIABILITY		1.843	34%		1.597	29%
D. (GAIN)/LOSS						
1. 1999 Accident Year	0.123			0.200		
2. 2000 Accident Year	0.122			0.115		
3. 2001 Accident Year	0.104			N/A		
	0.349	0.349	6%	0.315	0.315	6%
E. TOTAL PREMIUM RATE (A+B+C+D)		**5.38**	100%		**5.46**	100%

2004 PREMIUM RATE COMPONENTS

CLASS B: MINING AND RELATED INDUSTRIES

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	2.301			2.481		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.444)			(0.551)		
b. *plus* Transfer Charge	0.480			0.550		
3. NET NEW CLAIMS COST	2.337	2.337	39%	2.480	2.480	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.616			0.648		
2. Legislative Obligations	0.300			0.697		
3. Accident Prevention	0.250			0.277		
4. TOTAL OVERHEAD EXPENSES	1.166			1.622		
a. *minus* Relief	0.000			(0.253)		
b. *plus* Transfer Charge	0.229			0.000		
5. NET OVERHEAD EXPENSES	1.395	1.395	23%	1.369	1.369	23%
C. UNFUNDED LIABILITY		1.909	32%		1.737	29%
D. (GAIN)/LOSS						
1. 1999 Accident Year	0.139			0.218		
2. 2000 Accident Year	0.138			0.125		
3. 2001 Accident Year	0.117			N/A		
	0.394	0.394	7%	0.342	0.342	6%
E. TOTAL PREMIUM RATE (A+B+C+D)		**6.04**	100%		**5.93**	100%

2004 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Unfunded Liability ($)	(Gain)/Loss ($)	2004 Premium Rate ($)
110	GOLD MINES	3.065	1.721	2.493	0.516	7.80
113	NICKEL MINES	2.106	1.356	1.669	0.355	5.49
119	OTHER MINES	2.041	1.332	1.608	0.344	5.32
134	AGGREGATES	2.071	1.114	1.843	0.349	5.38
CLASS: B	**MINING AND RELATED INDUSTRIES**	**2.337**	**1.395**	**1.909**	**0.394**	**6.04**

WSIB 2004 Premium Rates MANUAL

SECTION 6C

Class C –
Supporting Documentation

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 159: LIVESTOCK FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$97,364,576	$58,200	$23,120	4,211	182	4.32%
1999	$97,984,946	$59,200	$22,284	4,397	151	3.43%
2000	$100,735,699	$59,300	$24,381	4,132	166	4.02%
2001	$111,418,684	$60,600	$24,534	4,541	168	3.70%
2002	$121,915,900	$64,600	$25,258	4,827	199	4.12%
2003	$123,231,373	$65,600	$25,788	4,779	192	4.02%
2004	$129,205,383	$66,800	$27,284	4,736	186	3.93%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 167: FIELD CROP, FRUIT AND VEGETABLE FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$159,115,674	$58,200	$22,891	6,951	175	2.52%
1999	$169,990,017	$59,200	$23,568	7,213	162	2.25%
2000	$214,433,962	$59,300	$22,270	9,629	242	2.51%
2001	$238,043,418	$60,600	$23,544	10,111	252	2.49%
2002	$259,929,510	$64,600	$25,074	10,366	258	2.49%
2003	$262,734,149	$65,600	$25,601	10,262	249	2.43%
2004	$275,470,976	$66,800	$27,085	10,170	241	2.37%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 174: TOBACCO AND MUSHROOM FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$125,465,285	$58,200	$24,115	5,203	222	4.27%
1999	$119,390,003	$59,200	$23,767	5,023	191	3.80%
2000	$108,153,108	$59,300	$22,550	4,796	174	3.63%
2001	$124,347,328	$60,600	$23,998	5,182	229	4.42%
2002	$119,504,790	$64,600	$24,757	4,827	209	4.33%
2003	$120,794,247	$65,600	$25,277	4,779	202	4.23%
2004	$126,650,110	$66,800	$26,743	4,736	195	4.12%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 181: FISHING AND MISCELLANEOUS FARMING

(CLASS C: OTHER PRIMARY INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$205,650,829	$58,200	$21,413	9,604	421	4.38%
1999	$224,120,968	$59,200	$22,077	10,152	397	3.91%
2000	$210,065,143	$59,300	$23,838	8,812	306	3.47%
2001	$224,689,341	$60,600	$24,405	9,207	321	3.49%
2002	$236,917,355	$64,600	$24,894	9,517	337	3.54%
2003	$239,473,693	$65,600	$25,417	9,422	326	3.46%
2004	$251,082,899	$66,800	$26,891	9,337	315	3.37%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 184: POULTRY FARMS AND AGRICULTURAL SERVICES

(CLASS C: OTHER PRIMARY INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$169,446,713	$58,200	$24,323	6,966	170	2.44%
1999	$171,515,596	$59,200	$26,292	6,523	173	2.65%
2000	$174,781,570	$59,300	$26,112	6,693	171	2.55%
2001	$182,321,801	$60,600	$27,939	6,526	154	2.36%
2002	$195,604,341	$64,600	$27,820	7,031	182	2.59%
2003	$197,714,912	$65,600	$28,404	6,961	176	2.53%
2004	$207,299,735	$66,800	$30,052	6,898	170	2.46%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 190: LANDSCAPING AND RELATED SERVICES

(CLASS C: OTHER PRIMARY INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$188,845,713	$58,200	$28,137	6,712	452	6.73%
1999	$195,884,299	$59,200	$28,479	6,878	454	6.60%
2000	$221,035,369	$59,300	$29,023	7,616	457	6.00%
2001	$242,236,252	$60,600	$30,931	7,831	453	5.78%
2002	$270,106,928	$64,600	$31,432	8,594	481	5.60%
2003	$273,021,382	$65,600	$32,092	8,508	465	5.47%
2004	$286,256,912	$66,800	$33,953	8,431	449	5.33%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS C: OTHER PRIMARY INDUSTRIES

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$945,888,790	$58,200	$23,858	39,647	1,622	4.09%
1999	$978,885,829	$59,200	$24,359	40,186	1,528	3.80%
2000	$1,029,204,851	$59,300	$24,694	41,678	1,516	3.64%
2001	$1,123,056,824	$60,600	$25,878	43,398	1,577	3.63%
2002	$1,203,978,824	$64,600	$26,659	45,162	1,666	3.69%
2003	$1,216,969,756	$65,600	$27,219	44,711	1,610	3.60%
2004	$1,275,966,015	$66,800	$28,798	44,308	1,556	3.51%

2004 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2004 New Claims Cost		2004 Premium Rate
		Cost Index * (%)	Cost per LTI ($)	($)
159	LIVESTOCK FARMS	154%	19,052	6.45
167	FIELD CROP, FRUIT AND VEGETABLE FARMS	81%	10,046	2.21
174	TOBACCO AND MUSHROOM FARMS	71%	8,767	3.29
181	FISHING AND MISCELLANEOUS FARMING	88%	10,824	3.22
184	POULTRY FARMS AND AGRICULTURAL SERVICES	88%	10,858	2.13
190	LANDSCAPING AND RELATED SERVICES	114%	14,039	5.07
CLASS: C	**OTHER PRIMARY INDUSTRIES**		**12,361**	**3.57**

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 159: LIVESTOCK FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.759	0.990
	Total	**0.759**	**0.990**
B.2 Legislative Obligations			
	WSIAT	0.028	0.037
	Office of Worker Advisor	0.014	0.018
	Office of Employer Advisor	0.005	0.007
	OHSA	0.075	0.098
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.008	0.010
	Total	**0.131**	**0.171**
B.3 Accident Prevention			
	FSA	0.243	0.243
	Total	**1.133**	**1.404**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.271	
B.5 NET OVERHEAD EXPENSES		**1.404**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 167: FIELD CROP, FRUIT AND VEGETABLE FARMS

(CLASS C OTHER PRIMARY INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.364	0.400
	Total	**0.364**	**0.400**
B.2 Legislative Obligations			
	WSIAT	0.014	0.015
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.036	0.040
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.004
	Total	**0.063**	**0.069**
B.3 Accident Prevention			
	FSA	0.136	0.136
	Total	**0.562**	**0.604**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.042	
B.5 NET OVERHEAD EXPENSES		0.604	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 174: TOBACCO AND MUSHROOM FARMS

(CLASS C OTHER PRIMARY INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.457	0.598
	Total	**0.457**	**0.598**
B.2 Legislative Obligations			
	WSIAT	0.017	0.022
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.045	0.059
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.005	0.007
	Total	**0.079**	**0.103**
B.3 Accident Prevention			
	FSA	0.161	0.161
	Total	**0.696**	**0.861**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.165	
B.5 NET OVERHEAD EXPENSES		**0.861**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 181: FISHING AND MISCELLANEOUS FARMING

(CLASS C: OTHER PRIMARY INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.453	0.621
	Total	**0.453**	**0.621**
B.2 Legislative Obligations			
	WSIAT	0.017	0.023
	Office of Worker Advisor	0.008	0.011
	Office of Employer Advisor	0.003	0.004
	OHSA	0.000	0.000
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.005	0.007
	Total	**0.034**	**0.047**
B.3 Accident Prevention			
	FSA	0.160	0.160
	Total	**0.646**	**0.827**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.181	
B.5 NET OVERHEAD EXPENSES		**0.827**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 184: POULTRY FARMS AND AGRICULTURAL SERVICES

(CLASS C: OTHER PRIMARY INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.356	0.383
	Total	**0.356**	**0.383**
B.2 Legislative Obligations			
	WSIAT	0.013	0.014
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.035	0.038
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.004
	Total	**0.060**	**0.064**
B.3 Accident Prevention			
	FSA	0.133	0.133
	Total	**0.550**	**0.581**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.031	
B.5 NET OVERHEAD EXPENSES		**0.581**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 190: LANDSCAPING AND RELATED SERVICES

(CLASS C: OTHER PRIMARY INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.624	0.822
	Total	**0.624**	**0.822**
B.2 Legislative Obligations			
	WSIAT	0.023	0.030
	Office of Worker Advisor	0.011	0.014
	Office of Employer Advisor	0.004	0.005
	OHSA	0.062	0.082
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.006	0.008
	Total	**0.107**	**0.141**
B.3 Accident Prevention			
	FSA	0.206	0.206
	Total	**0.938**	**1.170**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.232	
B.5 NET OVERHEAD EXPENSES		**1.170**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS C: OTHER PRIMARY INDUSTRIES

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.488	0.615
	Total	**0.488**	**0.615**
B.2 Legislative Obligations			
	WSIAT	0.018	0.023
	Office of Worker Advisor	0.009	0.011
	Office of Employer Advisor	0.003	0.004
	OHSA	0.039	0.049
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.005	0.006
	Total	**0.075**	**0.094**
B.3 Accident Prevention			
		0.169	0.169
	Total	**0.732**	**0.877**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.145	
B.5 NET OVERHEAD EXPENSES		**0.877**	

2004 PREMIUM RATE COMPONENTS

RATE GROUP 159: LIVESTOCK FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	2.784			2.850		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.266)			(0.297)		
b. *plus* Transfer Charge	0.580			0.632		
3. NET NEW CLAIMS COST	3.098	3.098	48%	3.185	3.185	48%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.759			0.778		
2. Legislative Obligations	0.131			0.142		
3. Accident Prevention	0.243			0.228		
4. TOTAL OVERHEAD EXPENSES	1.133			1.149		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.271			0.481		
5. NET OVERHEAD EXPENSES	1.404	1.404	22%	1.630	1.630	25%
C. UNFUNDED LIABILITY		2.387	37%		2.231	34%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.173)			(0.207)		
2. 2000 Accident Year	(0.232)			(0.210)		
3. 2001 Accident Year	(0.031)			N/A		
	(0.437)	(0.437)	-7%	(0.417)	(0.417)	-6%
E. TOTAL PREMIUM RATE (A+B+C+D)		**6.45**	100%		**6.63**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 167: FIELD CROP, FRUIT AND VEGETABLE FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.892			0.886		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.083)			(0.116)		
b. *plus* Transfer Charge	0.186			0.196		
3. NET NEW CLAIMS COST	0.995	0.995	45%	0.967	0.967	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.364			0.367		
2. Legislative Obligations	0.063			0.065		
3. Accident Prevention	0.136			0.126		
4. TOTAL OVERHEAD EXPENSES	0.562			0.560		
a. *minus* Relief	0.000			(0.008)		
b. *plus* Transfer Charge	0.042			0.000		
5. NET OVERHEAD EXPENSES	0.604	0.604	27%	0.552	0.552	27%
C. UNFUNDED LIABILITY		0.746	34%		0.677	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.055)			(0.063)		
2. 2000 Accident Year	(0.074)			(0.063)		
3. 2001 Accident Year	(0.010)			N/A		
	(0.140)	(0.140)	-6%	(0.126)	(0.126)	-6%
E. TOTAL PREMIUM RATE (A+B+C+D)		**2.21**	100%		**2.07**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 174: TOBACCO AND MUSHROOM FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.370			1.470		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.167)			(0.215)		
b. *plus* Transfer Charge	0.286			0.326		
3. NET NEW CLAIMS COST	1.489	1.489	45%	1.581	1.581	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.457			0.481		
2. Legislative Obligations	0.079			0.088		
3. Accident Prevention	0.161			0.154		
4. TOTAL OVERHEAD EXPENSES	0.696			0.723		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.165			0.127		
5. NET OVERHEAD EXPENSES	0.861	0.861	26%	0.850	0.850	26%
C. UNFUNDED LIABILITY		1.145	35%		1.107	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.083)			(0.103)		
2. 2000 Accident Year	(0.111)			(0.104)		
3. 2001 Accident Year	(0.015)			N/A		
	(0.210)	(0.210)	-6%	(0.207)	(0.207)	-6%
E. TOTAL PREMIUM RATE (A+B+C+D)		**3.29**	100%		**3.33**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 181: FISHING AND MISCELLANEOUS FARMING

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.378			1.515		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.198)			(0.263)		
b. *plus* Transfer Charge	0.287			0.336		
3. NET NEW CLAIMS COST	1.468	1.468	46%	1.588	1.588	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.453			0.482		
2. Legislative Obligations	0.034			0.041		
3. Accident Prevention	0.160			0.154		
4. TOTAL OVERHEAD EXPENSES	0.646			0.678		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.181			0.175		
5. NET OVERHEAD EXPENSES	0.827	0.827	26%	0.853	0.853	25%
C. UNFUNDED LIABILITY		1.132	35%		1.112	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.082)			(0.103)		
2. 2000 Accident Year	(0.109)			(0.104)		
3. 2001 Accident Year	(0.014)			N/A		
	(0.207)	(0.207)	-6%	(0.208)	(0.208)	-6%
E. TOTAL PREMIUM RATE (A+B+C+D)		**3.22**	100%		**3.35**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 184: POULTRY FARMS AND AGRICULTURAL SERVICES

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.904			0.936		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.140)			(0.148)		
b. *plus* Transfer Charge	0.188			0.207		
3. NET NEW CLAIMS COST	0.953	0.953	45%	0.996	0.996	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.356			0.373		
2. Legislative Obligations	0.060			0.067		
3. Accident Prevention	0.133			0.127		
4. TOTAL OVERHEAD EXPENSES	0.550			0.568		
a. *minus* Relief	0.000			(0.002)		
b. *plus* Transfer Charge	0.031			0.000		
5. NET OVERHEAD EXPENSES	0.581	0.581	27%	0.566	0.566	27%
C. UNFUNDED LIABILITY		0.728	34%		0.698	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.053)			(0.064)		
2. 2000 Accident Year	(0.071)			(0.065)		
3. 2001 Accident Year	(0.009)			N/A		
	(0.134)	(0.134)	-6%	(0.130)	(0.130)	-6%
E. TOTAL PREMIUM RATE (A+B+C+D)		**2.13**	100%		**2.13**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 190: LANDSCAPING AND RELATED SERVICES

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	2.235			2.502		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.319)			(0.444)		
b. *plus* Transfer Charge	0.466			0.554		
3. NET NEW CLAIMS COST	2.382	2.382	47%	2.613	2.613	48%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.624			0.672		
2. Legislative Obligations	0.107			0.122		
3. Accident Prevention	0.206			0.202		
4. TOTAL OVERHEAD EXPENSES	0.938			0.997		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.232			0.355		
5. NET OVERHEAD EXPENSES	1.170	1.170	23%	1.352	1.352	25%
C. UNFUNDED LIABILITY		1.852	37%		1.830	34%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.133)			(0.170)		
2. 2000 Accident Year	(0.178)			(0.172)		
3. 2001 Accident Year	(0.024)			N/A		
	(0.336)	(0.336)	-7%	(0.342)	(0.342)	-6%
E. TOTAL PREMIUM RATE (A+B+C+D)		**5.07**	100%		**5.45**	100%

2004 PREMIUM RATE COMPONENTS

CLASS C: OTHER PRIMARY INDUSTRIES

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.530			1.634		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.195)			(0.251)		
b. *plus* Transfer Charge	0.319			0.362		
3. NET NEW CLAIMS COST	1.655	1.655	46%	1.745	1.745	48%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.488			0.511		
2. Legislative Obligations	0.075			0.085		
3. Accident Prevention	0.169			0.161		
4. TOTAL OVERHEAD EXPENSES	0.732			0.757		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.145			0.172		
5. NET OVERHEAD EXPENSES	0.877	0.877	25%	0.929	0.929	25%
C. UNFUNDED LIABILITY		1.273	36%		1.222	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.092)			(0.113)		
2. 2000 Accident Year	(0.123)			(0.115)		
3. 2001 Accident Year	(0.016)			N/A		
	(0.233)	(0.233)	-7%	(0.228)	(0.228)	-6%
E. TOTAL PREMIUM RATE (A+B+C+D)		**3.57**	100%		**3.67**	100%

2004 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Unfunded Liability ($)	(Gain)/Loss ($)	2004 Premium Rate ($)
159	LIVESTOCK FARMS	3.098	1.404	2.387	(0.437)	6.45
167	FIELD CROP, FRUIT AND VEGETABLE FARMS	0.995	0.604	0.746	(0.140)	2.21
174	TOBACCO AND MUSHROOM FARMS	1.489	0.861	1.145	(0.210)	3.29
181	FISHING AND MISCELLANEOUS FARMING	1.468	0.827	1.132	(0.207)	3.22
184	POULTRY FARMS AND AGRICULTURAL SERVICES	0.953	0.581	0.728	(0.134)	2.13
190	LANDSCAPING AND RELATED SERVICES	2.382	1.170	1.852	(0.336)	5.07
CLASS: C	OTHER PRIMARY INDUSTRIES	1.655	0.877	1.273	(0.233)	3.57

WSIB 2004 Premium Rates MANUAL

SECTION 6D

Class D –
Supporting Documentation

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 207: MEAT AND FISH PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$354,805,124	$58,200	$28,727	12,351	700	5.67%
1999	$372,420,133	$59,200	$27,364	13,610	751	5.52%
2000	$371,501,691	$59,300	$27,471	13,524	734	5.43%
2001	$403,227,278	$60,600	$27,354	14,741	772	5.24%
2002	$439,907,187	$64,600	$28,488	15,442	740	4.79%
2003	$442,967,181	$65,600	$28,801	15,380	719	4.67%
2004	$458,581,775	$66,800	$29,521	15,534	709	4.56%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 210: POULTRY PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$228,485,556	$58,200	$27,153	8,415	379	4.50%
1999	$242,092,670	$59,200	$26,628	9,092	374	4.11%
2000	$261,534,028	$59,300	$27,142	9,636	389	4.04%
2001	$270,767,212	$60,600	$28,874	9,377	404	4.31%
2002	$280,152,549	$64,600	$29,189	9,598	387	4.03%
2003	$282,101,290	$65,600	$29,510	9,560	376	3.93%
2004	$292,045,361	$66,800	$30,248	9,656	371	3.84%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 214: FRUIT AND VEGETABLE PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$289,868,209	$58,200	$26,616	10,891	364	3.34%
1999	$306,495,465	$59,200	$26,509	11,562	335	2.90%
2000	$310,699,865	$59,300	$26,768	11,607	292	2.52%
2001	$321,127,636	$60,600	$27,952	11,488	272	2.37%
2002	$344,688,992	$64,600	$27,453	12,556	267	2.13%
2003	$347,086,649	$65,600	$27,755	12,506	260	2.08%
2004	$359,321,453	$66,800	$28,449	12,631	256	2.03%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 216: DAIRY PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$301,678,837	$58,200	$32,101	9,398	245	2.61%
1999	$302,137,520	$59,200	$33,842	8,928	185	2.07%
2000	$305,107,030	$59,300	$31,963	9,546	238	2.49%
2001	$323,832,064	$60,600	$33,619	9,632	189	1.96%
2002	$327,779,842	$64,600	$32,693	10,026	158	1.58%
2003	$330,059,879	$65,600	$33,053	9,986	176	1.76%
2004	$341,694,489	$66,800	$33,879	10,086	178	1.76%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 220: OTHER BAKERY PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$280,634,727	$58,200	$24,629	11,394	361	3.17%
1999	$295,461,317	$59,200	$25,941	11,390	397	3.49%
2000	$311,874,728	$59,300	$26,712	11,675	411	3.52%
2001	$325,586,940	$60,600	$26,001	12,522	447	3.57%
2002	$344,317,995	$64,600	$27,806	12,383	387	3.13%
2003	$346,713,071	$65,600	$28,112	12,333	376	3.05%
2004	$358,934,707	$66,800	$28,815	12,456	371	2.98%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 222: CONFECTIONERY

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$253,055,803	$58,200	$29,670	8,529	187	2.19%
1999	$262,239,139	$59,200	$30,568	8,579	171	1.99%
2000	$272,812,308	$59,300	$31,287	8,720	147	1.69%
2001	$277,157,640	$60,600	$30,741	9,016	157	1.74%
2002	$315,960,724	$64,600	$32,511	9,719	166	1.71%
2003	$318,158,547	$65,600	$32,869	9,680	161	1.66%
2004	$329,373,636	$66,800	$33,690	9,777	159	1.63%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 223: BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$549,349,363	$58,200	$27,193	20,202	604	2.99%
1999	$593,019,550	$59,200	$28,136	21,077	518	2.46%
2000	$616,531,505	$59,300	$27,989	22,028	543	2.47%
2001	$655,980,785	$60,600	$29,313	22,379	472	2.11%
2002	$724,053,907	$64,600	$28,986	24,979	536	2.15%
2003	$729,090,426	$65,600	$29,305	24,879	521	2.09%
2004	$754,790,864	$66,800	$30,037	25,128	514	2.05%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 226: CRUSHED AND GROUND FOODS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$532,193,763	$58,200	$34,006	15,650	303	1.94%
1999	$549,306,672	$59,200	$35,264	15,577	339	2.18%
2000	$546,916,690	$59,300	$34,815	15,709	323	2.06%
2001	$552,978,842	$60,600	$36,231	15,262	334	2.19%
2002	$579,250,721	$64,600	$37,310	15,525	286	1.84%
2003	$583,279,989	$65,600	$37,720	15,463	310	2.00%
2004	$603,840,609	$66,800	$38,663	15,618	314	2.01%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 230: ALCOHOLIC BEVERAGES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$268,196,807	$58,200	$41,166	6,515	147	2.26%
1999	$286,370,483	$59,200	$39,173	7,310	155	2.12%
2000	$290,042,116	$59,300	$39,872	7,274	162	2.23%
2001	$302,968,475	$60,600	$38,499	7,870	147	1.87%
2002	$307,003,485	$64,600	$42,429	7,236	117	1.62%
2003	$309,139,001	$65,600	$42,896	7,207	114	1.58%
2004	$320,036,151	$66,800	$43,968	7,279	112	1.54%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 231: SOFT DRINKS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$194,967,652	$58,200	$36,444	5,350	291	5.44%
1999	$221,430,084	$59,200	$35,701	6,202	311	5.01%
2000	$233,609,517	$59,300	$36,367	6,424	276	4.30%
2001	$248,030,050	$60,600	$37,124	6,681	331	4.95%
2002	$269,246,576	$64,600	$38,622	6,971	314	4.50%
2003	$271,119,455	$65,600	$39,047	6,943	305	4.39%
2004	$280,676,416	$66,800	$40,023	7,012	301	4.29%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 237: TIRES AND TUBES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$127,686,235	$58,200	$36,078	3,539	162	4.58%
1999	$129,739,450	$59,200	$36,892	3,517	190	5.40%
2000	$116,290,784	$59,300	$36,009	3,229	162	5.02%
2001	$119,335,505	$60,600	$36,751	3,247	118	3.63%
2002	$126,251,555	$64,600	$40,856	3,090	134	4.34%
2003	$127,129,761	$65,600	$41,305	3,078	120	3.90%
2004	$131,611,085	$66,800	$42,338	3,109	118	3.80%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 238: OTHER RUBBER PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$299,358,919	$58,200	$31,327	9,556	280	2.93%
1999	$318,979,075	$59,200	$31,139	10,244	363	3.54%
2000	$335,034,284	$59,300	$34,117	9,820	424	4.32%
2001	$326,505,979	$60,600	$34,830	9,374	346	3.69%
2002	$347,248,763	$64,600	$35,768	9,708	337	3.47%
2003	$349,664,225	$65,600	$36,161	9,669	328	3.39%
2004	$361,989,889	$66,800	$37,065	9,766	323	3.31%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 258: FOAMED AND EXPANDED PLASTIC PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$194,721,507	$58,200	$25,058	7,771	144	1.85%
1999	$221,621,636	$59,200	$26,268	8,437	177	2.10%
2000	$246,001,083	$59,300	$26,623	9,240	197	2.13%
2001	$248,911,209	$60,600	$28,604	8,702	188	2.16%
2002	$274,308,504	$64,600	$27,923	9,824	151	1.54%
2003	$276,216,594	$65,600	$28,230	9,785	180	1.84%
2004	$285,953,229	$66,800	$28,936	9,883	182	1.84%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 261: PLASTIC FILM AND SHEETING

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$162,143,807	$58,200	$29,104	5,571	160	2.87%
1999	$176,607,245	$59,200	$28,826	6,127	179	2.92%
2000	$220,027,963	$59,300	$30,358	7,248	191	2.64%
2001	$194,776,099	$60,600	$31,360	6,211	129	2.08%
2002	$188,939,198	$64,600	$30,307	6,234	127	2.04%
2003	$190,253,459	$65,600	$30,640	6,209	123	1.98%
2004	$196,959,893	$66,800	$31,406	6,271	122	1.95%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 263: OTHER PLASTIC PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$899,120,816	$58,200	$24,517	36,673	1,264	3.45%
1999	$995,413,722	$59,200	$25,381	39,218	1,390	3.54%
2000	$1,073,521,390	$59,300	$25,981	41,319	1,437	3.48%
2001	$1,029,376,606	$60,600	$27,106	37,975	1,287	3.39%
2002	$1,086,750,697	$64,600	$28,528	38,094	1,101	2.89%
2003	$1,094,310,135	$65,600	$28,842	37,942	1,070	2.82%
2004	$1,132,884,567	$66,800	$29,563	38,321	1,055	2.75%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 273: TANNERIES AND LEATHER PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$113,186,342	$58,200	$23,916	4,733	101	2.13%
1999	$97,360,265	$59,200	$24,111	4,038	67	1.66%
2000	$73,924,109	$59,300	$22,904	3,228	60	1.86%
2001	$65,756,833	$60,600	$23,246	2,829	73	2.58%
2002	$61,767,516	$64,600	$23,871	2,588	59	2.28%
2003	$62,197,171	$65,600	$24,134	2,578	56	2.17%
2004	$64,389,621	$66,800	$24,737	2,604	55	2.11%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 289: CLOTH, CARPETS AND TEXTILE PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$376,030,661	$58,200	$24,582	15,297	448	2.93%
1999	$404,291,999	$59,200	$25,014	16,162	551	3.41%
2000	$402,403,792	$59,300	$24,954	16,126	517	3.21%
2001	$385,935,074	$60,600	$25,277	15,268	476	3.12%
2002	$379,311,455	$64,600	$26,160	14,500	424	2.92%
2003	$381,949,945	$65,600	$26,448	14,442	412	2.85%
2004	$395,413,681	$66,800	$27,109	14,586	406	2.78%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 301: CLOTHING, FIBRE AND YARN

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$742,837,711	$58,200	$23,103	32,154	507	1.58%
1999	$734,211,362	$59,200	$23,133	31,739	452	1.42%
2000	$731,754,958	$59,300	$22,904	31,949	439	1.37%
2001	$683,643,963	$60,600	$25,091	27,246	378	1.39%
2002	$684,080,042	$64,600	$23,934	28,582	321	1.12%
2003	$688,838,503	$65,600	$24,197	28,468	358	1.26%
2004	$713,120,060	$66,800	$24,802	28,753	362	1.26%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 308: MILLWORK AND OTHER WOOD INDUSTRIES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$206,213,327	$58,200	$25,633	8,045	470	5.84%
1999	$211,335,324	$59,200	$25,830	8,182	497	6.07%
2000	$242,230,029	$59,300	$25,815	9,383	501	5.34%
2001	$252,074,463	$60,600	$27,172	9,277	488	5.26%
2002	$283,229,842	$64,600	$27,593	10,264	489	4.76%
2003	$285,199,989	$65,600	$27,897	10,223	475	4.65%
2004	$295,253,288	$66,800	$28,594	10,325	469	4.54%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 311: WOODEN CABINETS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$183,123,365	$58,200	$27,898	6,564	232	3.53%
1999	$209,256,009	$59,200	$27,401	7,637	275	3.60%
2000	$249,666,239	$59,300	$28,677	8,706	380	4.36%
2001	$259,570,162	$60,600	$30,410	8,536	376	4.40%
2002	$286,819,346	$64,600	$30,542	9,391	399	4.25%
2003	$288,814,461	$65,600	$30,878	9,353	388	4.15%
2004	$298,995,171	$66,800	$31,650	9,447	382	4.04%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 312: WOODEN BOXES AND PALLETS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$57,484,388	$58,200	$22,579	2,546	191	7.50%
1999	$61,270,901	$59,200	$23,115	2,651	215	8.11%
2000	$69,063,824	$59,300	$22,445	3,077	218	7.08%
2001	$67,833,006	$60,600	$26,021	2,607	205	7.86%
2002	$69,490,591	$64,600	$25,206	2,757	197	7.15%
2003	$69,973,968	$65,600	$25,483	2,746	192	6.99%
2004	$72,440,550	$66,800	$26,120	2,773	189	6.82%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 322: UPHOLSTERED FURNITURE

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$93,401,478	$58,200	$28,732	3,251	108	3.32%
1999	$109,112,561	$59,200	$29,733	3,670	103	2.81%
2000	$120,653,622	$59,300	$30,563	3,948	107	2.71%
2001	$125,321,802	$60,600	$32,179	3,895	110	2.82%
2002	$139,090,461	$64,600	$29,102	4,779	114	2.39%
2003	$140,057,974	$65,600	$29,422	4,760	124	2.61%
2004	$144,995,018	$66,800	$30,158	4,808	125	2.60%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 323: METAL FURNITURE

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$448,514,918	$58,200	$28,761	15,595	567	3.64%
1999	$528,845,330	$59,200	$29,641	17,842	732	4.10%
2000	$590,178,956	$59,300	$29,900	19,739	768	3.89%
2001	$540,557,713	$60,600	$31,602	17,105	534	3.12%
2002	$488,383,384	$64,600	$31,596	15,457	427	2.76%
2003	$491,780,579	$65,600	$31,944	15,395	415	2.70%
2004	$509,115,844	$66,800	$32,742	15,549	409	2.63%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 325: WOODEN AND OTHER NON-METAL FURNITURE

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$300,549,524	$58,200	$25,511	11,781	556	4.72%
1999	$354,926,104	$59,200	$25,866	13,722	679	4.95%
2000	$385,947,742	$59,300	$27,711	13,928	641	4.60%
2001	$407,324,075	$60,600	$29,524	13,796	551	3.99%
2002	$442,853,940	$64,600	$30,303	14,614	509	3.48%
2003	$445,934,432	$65,600	$30,636	14,556	495	3.40%
2004	$461,653,621	$66,800	$31,402	14,702	488	3.32%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 328: FURNITURE PARTS AND FIXTURES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$133,179,633	$58,200	$27,329	4,873	212	4.35%
1999	$127,912,727	$59,200	$26,634	4,803	182	3.79%
2000	$137,235,295	$59,300	$28,938	4,742	219	4.62%
2001	$162,677,621	$60,600	$31,291	5,199	221	4.25%
2002	$149,836,081	$64,600	$30,001	4,994	201	4.02%
2003	$150,878,341	$65,600	$30,331	4,974	195	3.92%
2004	$156,196,802	$66,800	$31,089	5,024	193	3.84%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 333: PRINTING, PLATEMAKING AND BINDING

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$1,314,280,981	$58,200	$29,357	44,769	737	1.65%
1999	$1,402,244,720	$59,200	$29,813	47,034	796	1.69%
2000	$1,354,409,355	$59,300	$31,064	43,600	774	1.78%
2001	$1,320,310,868	$60,600	$31,455	41,975	782	1.86%
2002	$1,330,308,885	$64,600	$32,830	40,522	667	1.65%
2003	$1,339,562,514	$65,600	$33,191	40,360	648	1.61%
2004	$1,386,782,092	$66,800	$34,021	40,764	639	1.57%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 335: PUBLISHING

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$962,354,936	$58,200	$29,994	32,085	243	0.76%
1999	$1,015,992,776	$59,200	$31,621	32,131	275	0.86%
2000	$1,052,396,278	$59,300	$28,696	36,674	261	0.71%
2001	$1,066,263,474	$60,600	$32,680	32,628	260	0.80%
2002	$1,047,974,756	$64,600	$32,883	31,869	262	0.82%
2003	$1,055,264,468	$65,600	$33,245	31,742	255	0.80%
2004	$1,092,462,541	$66,800	$34,076	32,059	251	0.78%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 338: FOLDING CARTONS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$170,258,699	$58,200	$29,823	5,709	158	2.77%
1999	$176,471,350	$59,200	$30,683	5,751	143	2.49%
2000	$178,146,487	$59,300	$29,816	5,975	135	2.26%
2001	$195,691,073	$60,600	$32,708	5,983	159	2.66%
2002	$205,600,888	$64,600	$33,327	6,169	117	1.90%
2003	$207,031,048	$65,600	$33,694	6,144	140	2.28%
2004	$214,328,892	$66,800	$34,536	6,205	141	2.27%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 341: PAPER PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$288,497,730	$58,200	$31,490	9,162	251	2.74%
1999	$298,977,706	$59,200	$31,993	9,345	294	3.15%
2000	$289,977,459	$59,300	$32,525	8,916	245	2.75%
2001	$300,692,030	$60,600	$33,827	8,889	270	3.04%
2002	$272,299,534	$64,600	$34,959	7,789	202	2.59%
2003	$274,193,650	$65,600	$35,344	7,758	196	2.53%
2004	$283,858,976	$66,800	$36,227	7,836	194	2.48%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 352: STEEL AND OTHER SMELTING AND REFINING INDUSTRIES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$1,650,905,729	$58,200	$44,038	37,488	880	2.35%
1999	$1,641,480,392	$59,200	$45,100	36,397	870	2.39%
2000	$1,637,000,270	$59,300	$45,611	35,890	793	2.21%
2001	$1,597,146,533	$60,600	$47,573	33,573	690	2.06%
2002	$1,608,009,417	$64,600	$47,626	33,763	725	2.15%
2003	$1,619,194,731	$65,600	$48,150	33,628	705	2.10%
2004	$1,676,271,345	$66,800	$49,354	33,964	695	2.05%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 358: FOUNDRIES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$176,529,095	$58,200	$31,076	5,681	359	6.32%
1999	$187,836,382	$59,200	$32,637	5,755	351	6.10%
2000	$178,678,085	$59,300	$33,018	5,411	221	4.08%
2001	$176,986,166	$60,600	$33,791	5,238	231	4.41%
2002	$234,356,706	$64,600	$42,907	5,462	224	4.10%
2003	$235,986,891	$65,600	$43,379	5,440	218	4.01%
2004	$244,305,429	$66,800	$44,463	5,494	215	3.91%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 361: NON-FERROUS METAL INDUSTRIES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$409,899,862	$58,200	$37,281	10,995	382	3.47%
1999	$454,002,478	$59,200	$38,184	11,890	420	3.53%
2000	$481,148,478	$59,300	$37,710	12,759	430	3.37%
2001	$446,569,709	$60,600	$40,888	10,922	384	3.52%
2002	$444,861,888	$64,600	$44,922	9,903	384	3.88%
2003	$447,956,347	$65,600	$45,416	9,863	373	3.78%
2004	$463,746,809	$66,800	$46,552	9,962	368	3.69%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 370: METAL TANKS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$78,340,078	$58,200	$33,556	2,335	142	6.08%
1999	$77,593,490	$59,200	$34,611	2,242	172	7.67%
2000	$53,233,490	$59,300	$33,224	1,602	133	8.30%
2001	$48,192,443	$60,600	$35,126	1,372	116	8.45%
2002	$41,666,794	$64,600	$34,414	1,211	69	5.70%
2003	$41,956,628	$65,600	$34,793	1,206	85	7.05%
2004	$43,435,599	$66,800	$35,662	1,218	86	7.06%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 374: DOORS AND WINDOWS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$242,707,326	$58,200	$26,705	9,089	384	4.22%
1999	$265,771,585	$59,200	$26,586	9,997	451	4.51%
2000	$284,547,392	$59,300	$27,836	10,222	476	4.66%
2001	$325,123,280	$60,600	$29,176	11,143	518	4.65%
2002	$362,168,987	$64,600	$29,342	12,343	453	3.67%
2003	$364,688,234	$65,600	$29,665	12,294	510	4.15%
2004	$377,543,495	$66,800	$30,406	12,417	515	4.15%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 375: STRUCTURAL AND ARCHITECTURAL PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$320,468,232	$58,200	$31,615	10,137	621	6.13%
1999	$349,588,069	$59,200	$32,790	10,661	684	6.42%
2000	$426,935,589	$59,300	$33,630	12,695	788	6.21%
2001	$459,039,231	$60,600	$34,921	13,145	728	5.54%
2002	$471,415,530	$64,600	$34,938	13,493	654	4.85%
2003	$474,694,696	$65,600	$35,322	13,439	636	4.73%
2004	$491,427,684	$66,800	$36,205	13,573	627	4.62%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 377: COATING OF METAL PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$322,317,840	$58,200	$25,265	12,757	489	3.83%
1999	$365,798,509	$59,200	$28,003	13,063	560	4.29%
2000	$408,747,247	$59,300	$29,537	13,839	615	4.44%
2001	$351,636,357	$60,600	$30,355	11,584	512	4.42%
2002	$384,455,825	$64,600	$30,680	12,531	569	4.54%
2003	$387,130,100	$65,600	$31,017	12,481	553	4.43%
2004	$400,776,436	$66,800	$31,793	12,606	545	4.32%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 379: HARDWARE, TOOLS AND CUTLERY

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$142,802,411	$58,200	$29,524	4,837	138	2.85%
1999	$147,761,231	$59,200	$29,544	5,001	126	2.52%
2000	$156,297,882	$59,300	$31,707	4,929	152	3.08%
2001	$202,481,621	$60,600	$31,836	6,360	169	2.66%
2002	$203,006,263	$64,600	$33,079	6,137	174	2.84%
2003	$204,418,375	$65,600	$33,443	6,112	169	2.77%
2004	$211,624,122	$66,800	$34,279	6,173	167	2.71%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 382: METAL DIES, MOULDS AND PATTERNS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$743,906,060	$58,200	$35,852	20,749	788	3.80%
1999	$791,969,304	$59,200	$36,970	21,422	741	3.46%
2000	$815,299,931	$59,300	$38,976	20,918	786	3.76%
2001	$765,431,966	$60,600	$40,563	18,870	571	3.03%
2002	$796,538,935	$64,600	$43,886	18,150	568	3.13%
2003	$802,079,660	$65,600	$44,369	18,077	552	3.05%
2004	$830,352,968	$66,800	$45,478	18,258	544	2.98%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 383: HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$157,605,777	$58,200	$29,107	5,415	222	4.10%
1999	$168,595,914	$59,200	$29,289	5,756	238	4.13%
2000	$184,617,032	$59,300	$28,639	6,446	245	3.80%
2001	$213,280,344	$60,600	$31,265	6,822	284	4.16%
2002	$236,395,725	$64,600	$29,588	7,989	247	3.09%
2003	$238,040,094	$65,600	$29,913	7,957	288	3.62%
2004	$246,431,007	$66,800	$30,661	8,037	291	3.62%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 385: MACHINE SHOPS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$817,389,320	$58,200	$32,855	24,879	933	3.75%
1999	$902,143,137	$59,200	$33,769	26,715	1,026	3.84%
2000	$965,932,033	$59,300	$34,982	27,612	1,000	3.62%
2001	$863,217,391	$60,600	$36,123	23,897	707	2.96%
2002	$874,655,142	$64,600	$37,007	23,635	581	2.46%
2003	$880,739,243	$65,600	$37,414	23,540	637	2.71%
2004	$911,785,301	$66,800	$38,349	23,775	643	2.70%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 387: OTHER METAL FABRICATING INDUSTRIES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$759,670,798	$58,200	$30,026	25,300	1,262	4.99%
1999	$802,635,345	$59,200	$31,141	25,774	1,281	4.97%
2000	$849,825,614	$59,300	$32,557	26,103	1,280	4.90%
2001	$821,867,885	$60,600	$33,798	24,317	1,080	4.44%
2002	$830,033,394	$64,600	$34,560	24,017	845	3.52%
2003	$835,807,106	$65,600	$34,940	23,921	951	3.98%
2004	$865,269,307	$66,800	$35,814	24,160	961	3.98%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 389: METAL CLOSURES AND CONTAINERS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$170,250,083	$58,200	$32,129	5,299	163	3.08%
1999	$180,498,861	$59,200	$32,765	5,509	157	2.85%
2000	$180,950,982	$59,300	$32,559	5,558	171	3.08%
2001	$179,540,721	$60,600	$34,058	5,272	160	3.03%
2002	$186,686,634	$64,600	$34,340	5,436	154	2.83%
2003	$187,985,226	$65,600	$34,718	5,414	150	2.77%
2004	$194,611,705	$66,800	$35,586	5,468	148	2.71%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 390: OTHER STAMPED AND PRESSED METAL PRODUCTS *

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$5,890,982,631	$58,200	$40,878	144,110	6,218	4.31%
1999	$6,508,686,550	$59,200	$41,046	158,572	6,736	4.25%
2000	$6,840,800,879	$59,300	$41,084	166,509	6,818	4.09%
2001	$6,697,214,445	$60,600	$42,570	157,323	5,786	3.68%
2002	$7,300,944,548	$64,600	$43,121	169,313	5,779	3.41%
2003	$7,351,729,918	$65,600	$43,595	168,636	5,618	3.33%
2004	$7,610,878,398	$66,800	$44,685	170,322	5,538	3.25%

* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2004 premium rate.

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 393: WIRE PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$268,942,977	$58,200	$30,573	8,797	323	3.67%
1999	$283,030,635	$59,200	$28,942	9,779	328	3.35%
2000	$289,405,961	$59,300	$30,841	9,384	398	4.24%
2001	$249,397,618	$60,600	$32,859	7,590	305	4.02%
2002	$252,763,098	$64,600	$31,513	8,021	281	3.50%
2003	$254,521,318	$65,600	$31,860	7,989	273	3.42%
2004	$263,493,195	$66,800	$32,656	8,069	269	3.33%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 402: MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$296,573,758	$58,200	$31,121	9,530	286	3.00%
1999	$340,815,806	$59,200	$32,736	10,411	271	2.60%
2000	$415,991,026	$59,300	$34,068	12,211	351	2.87%
2001	$398,887,240	$60,600	$36,461	10,940	309	2.82%
2002	$403,823,327	$64,600	$37,743	10,699	292	2.73%
2003	$406,632,322	$65,600	$38,158	10,656	284	2.67%
2004	$420,966,111	$66,800	$39,112	10,763	280	2.60%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 403: OTHER MACHINERY AND EQUIPMENT

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$819,038,953	$58,200	$35,033	23,379	640	2.74%
1999	$849,488,356	$59,200	$36,124	23,516	669	2.84%
2000	$894,552,757	$59,300	$38,260	23,381	574	2.45%
2001	$957,652,859	$60,600	$38,021	25,187	517	2.05%
2002	$989,387,271	$64,600	$38,997	25,371	484	1.91%
2003	$996,269,449	$65,600	$39,426	25,270	471	1.86%
2004	$1,031,387,947	$66,800	$40,412	25,523	464	1.82%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 406: ELEVATORS AND ESCALATORS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$147,889,641	$58,200	$41,043	3,603	171	4.75%
1999	$169,805,283	$59,200	$44,173	3,844	172	4.47%
2000	$174,534,285	$59,300	$40,559	4,303	181	4.21%
2001	$166,546,101	$60,600	$46,202	3,605	142	3.94%
2002	$168,613,371	$64,600	$50,954	3,309	118	3.57%
2003	$169,786,246	$65,600	$51,514	3,296	115	3.49%
2004	$175,771,211	$66,800	$52,802	3,329	113	3.39%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 408: BOILERS, PUMPS AND FANS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$155,853,670	$58,200	$34,941	4,460	139	3.12%
1999	$157,026,355	$59,200	$37,110	4,231	121	2.86%
2000	$154,027,619	$59,300	$35,492	4,340	115	2.65%
2001	$165,176,434	$60,600	$38,229	4,321	124	2.87%
2002	$163,332,953	$64,600	$39,652	4,119	101	2.45%
2003	$164,469,097	$65,600	$40,088	4,103	98	2.39%
2004	$170,266,633	$66,800	$41,090	4,144	97	2.34%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 411: AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$482,417,123	$58,200	$35,621	13,543	684	5.05%
1999	$472,110,293	$59,200	$36,725	12,855	693	5.39%
2000	$483,803,054	$59,300	$36,561	13,233	627	4.74%
2001	$504,273,653	$60,600	$37,987	13,275	596	4.49%
2002	$544,644,678	$64,600	$38,343	14,204	585	4.12%
2003	$548,433,226	$65,600	$38,765	14,147	569	4.02%
2004	$567,765,498	$66,800	$39,734	14,288	561	3.93%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 417: AIRCRAFT MANUFACTURING

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$679,680,978	$58,200	$41,917	16,215	438	2.70%
1999	$686,696,377	$59,200	$43,818	15,672	407	2.60%
2000	$719,100,342	$59,300	$44,705	16,085	431	2.68%
2001	$732,403,474	$60,600	$46,444	15,770	373	2.37%
2002	$551,541,541	$64,600	$47,606	11,586	289	2.49%
2003	$555,378,064	$65,600	$48,130	11,540	281	2.44%
2004	$574,955,141	$66,800	$49,333	11,655	277	2.38%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 419: MOTOR VEHICLE ASSEMBLY *

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$5,890,982,631	$58,200	$40,878	144,110	6,218	4.31%
1999	$6,508,686,550	$59,200	$41,046	158,572	6,736	4.25%
2000	$6,840,800,879	$59,300	$41,084	166,509	6,818	4.09%
2001	$6,697,214,445	$60,600	$42,570	157,323	5,786	3.68%
2002	$7,300,944,548	$64,600	$43,121	169,313	5,779	3.41%
2003	$7,351,729,918	$65,600	$43,595	168,636	5,618	3.33%
2004	$7,610,878,398	$66,800	$44,685	170,322	5,538	3.25%

* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2004 premium rate.

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 420: MOTOR VEHICLE ENGINE MANUFACTURING

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$1,033,189,138	$58,200	$42,153	24,511	711	2.90%
1999	$1,112,021,769	$59,200	$43,409	25,617	832	3.25%
2000	$1,148,463,984	$59,300	$44,783	25,645	784	3.06%
2001	$1,119,255,569	$60,600	$44,581	25,106	740	2.95%
2002	$1,129,450,608	$64,600	$48,434	23,319	557	2.39%
2003	$1,137,307,066	$65,600	$48,967	23,226	621	2.67%
2004	$1,177,397,141	$66,800	$50,191	23,458	628	2.68%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 421: OTHER MOTOR VEHICLE PARTS AND EQUIPMENT *

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$5,890,982,631	$58,200	$40,878	144,110	6,218	4.31%
1999	$6,508,686,550	$59,200	$41,046	158,572	6,736	4.25%
2000	$6,840,800,879	$59,300	$41,084	166,509	6,818	4.09%
2001	$6,697,214,445	$60,600	$42,570	157,323	5,786	3.68%
2002	$7,300,944,548	$64,600	$43,121	169,313	5,779	3.41%
2003	$7,351,729,918	$65,600	$43,595	168,636	5,618	3.33%
2004	$7,610,878,398	$66,800	$44,685	170,322	5,538	3.25%

* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2004 premium rate.

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 424: MOTOR VEHICLE STAMPINGS *

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$5,890,982,631	$58,200	$40,878	144,110	6,218	4.31%
1999	$6,508,686,550	$59,200	$41,046	158,572	6,736	4.25%
2000	$6,840,800,879	$59,300	$41,084	166,509	6,818	4.09%
2001	$6,697,214,445	$60,600	$42,570	157,323	5,786	3.68%
2002	$7,300,944,548	$64,600	$43,121	169,313	5,779	3.41%
2003	$7,351,729,918	$65,600	$43,595	168,636	5,618	3.33%
2004	$7,610,878,398	$66,800	$44,685	170,322	5,538	3.25%

* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2004 premium rate.

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 425: MOTOR VEHICLE WHEELS AND BRAKES *

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$5,890,982,631	$58,200	$40,878	144,110	6,218	4.31%
1999	$6,508,686,550	$59,200	$41,046	158,572	6,736	4.25%
2000	$6,840,800,879	$59,300	$41,084	166,509	6,818	4.09%
2001	$6,697,214,445	$60,600	$42,570	157,323	5,786	3.68%
2002	$7,300,944,548	$64,600	$43,121	169,313	5,779	3.41%
2003	$7,351,729,918	$65,600	$43,595	168,636	5,618	3.33%
2004	$7,610,878,398	$66,800	$44,685	170,322	5,538	3.25%

* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2004 premium rate.

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 428: MOTOR VEHICLE FABRIC ACCESSORIES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$394,112,635	$58,200	$42,946	9,177	463	5.05%
1999	$417,127,339	$59,200	$43,023	9,695	349	3.60%
2000	$423,203,573	$59,300	$42,376	9,987	361	3.61%
2001	$426,047,774	$60,600	$42,695	9,979	264	2.65%
2002	$450,717,021	$64,600	$44,421	10,146	236	2.33%
2003	$453,852,209	$65,600	$44,910	10,105	229	2.27%
2004	$469,850,499	$66,800	$46,032	10,206	226	2.21%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 432: TRUCKS, BUSES AND TRAILERS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$208,099,297	$58,200	$33,225	6,263	424	6.77%
1999	$240,826,423	$59,200	$36,114	6,668	436	6.54%
2000	$258,041,947	$59,300	$37,467	6,887	403	5.85%
2001	$208,441,374	$60,600	$39,982	5,213	341	6.54%
2002	$147,535,427	$64,600	$41,611	3,546	343	9.67%
2003	$148,561,683	$65,600	$42,069	3,532	280	7.93%
2004	$153,798,483	$66,800	$43,120	3,567	276	7.74%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 442: RAILROAD ROLLING STOCK

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$310,689,464	$58,200	$40,711	7,632	490	6.42%
1999	$327,945,965	$59,200	$41,790	7,847	311	3.96%
2000	$343,504,003	$59,300	$42,161	8,147	264	3.24%
2001	$315,102,637	$60,600	$42,076	7,489	148	1.98%
2002	$286,595,311	$64,600	$44,439	6,449	121	1.88%
2003	$288,588,868	$65,600	$44,928	6,423	118	1.84%
2004	$298,761,626	$66,800	$46,051	6,487	116	1.79%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 460: LIGHTING AND SMALL ELECTRICAL APPLIANCES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$189,808,709	$58,200	$30,920	6,139	180	2.93%
1999	$196,647,215	$59,200	$31,224	6,298	214	3.40%
2000	$201,548,989	$59,300	$30,805	6,543	269	4.11%
2001	$189,175,050	$60,600	$31,250	6,054	180	2.97%
2002	$188,779,063	$64,600	$32,364	5,833	153	2.62%
2003	$190,092,210	$65,600	$32,720	5,810	149	2.56%
2004	$196,792,961	$66,800	$33,538	5,868	147	2.51%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 466: COMMUNICATION AND ENERGY WIRE PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$235,861,450	$58,200	$27,201	8,671	174	2.01%
1999	$236,906,974	$59,200	$26,941	8,793	199	2.26%
2000	$245,419,482	$59,300	$30,979	7,922	213	2.69%
2001	$255,114,921	$60,600	$31,302	8,150	182	2.23%
2002	$235,735,815	$64,600	$34,167	6,900	125	1.81%
2003	$237,375,593	$65,600	$34,543	6,872	139	2.02%
2004	$245,743,083	$66,800	$35,406	6,941	141	2.03%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 468: ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$2,940,826,641	$58,200	$27,846	105,609	402	0.38%
1999	$3,166,239,915	$59,200	$29,309	108,030	459	0.42%
2000	$3,742,859,049	$59,300	$28,427	131,6[illegible]4	554	0.42%
2001	$3,822,964,966	$60,600	$29,424	129,927	484	0.37%
2002	$3,170,124,812	$64,600	$32,194	98,471	426	0.43%
2003	$3,192,176,200	$65,600	$32,548	98,077	385	0.39%
2004	$3,304,700,411	$66,800	$33,362	99,058	380	0.38%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 477: INDUSTRIAL ELECTRICAL EQUIPMENT

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$551,421,441	$58,200	$31,684	17,404	294	1.69%
1999	$558,655,885	$59,200	$32,154	17,374	277	1.59%
2000	$577,935,922	$59,300	$32,019	18,050	351	1.94%
2001	$561,081,938	$60,600	$33,926	16,538	284	1.72%
2002	$533,609,406	$64,600	$36,219	14,733	214	1.45%
2003	$537,321,193	$65,600	$36,617	14,674	232	1.58%
2004	$556,261,765	$66,800	$37,533	14,821	235	1.59%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 485: BRICKS, CERAMICS AND ABRASIVES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$117,766,360	$58,200	$33,029	3,566	99	2.78%
1999	$110,036,990	$59,200	$32,501	3,386	98	2.89%
2000	$110,034,805	$59,300	$32,186	3,419	126	3.69%
2001	$114,679,704	$60,600	$33,315	3,442	118	3.43%
2002	$109,820,742	$64,600	$33,188	3,309	122	3.69%
2003	$110,584,655	$65,600	$33,553	3,296	113	3.43%
2004	$114,482,764	$66,800	$34,392	3,329	111	3.33%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 496: CONCRETE PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$136,015,121	$58,200	$32,280	4,214	203	4.82%
1999	$149,117,894	$59,200	$33,310	4,477	239	5.34%
2000	$166,600,708	$59,300	$34,238	4,866	259	5.32%
2001	$175,080,803	$60,600	$36,010	4,862	274	5.64%
2002	$177,296,906	$64,600	$36,434	4,866	240	4.93%
2003	$178,530,183	$65,600	$36,835	4,847	233	4.81%
2004	$184,823,372	$66,800	$37,756	4,895	230	4.70%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 497: READY-MIX CONCRETE

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$141,656,225	$58,200	$42,382	3,342	141	4.22%
1999	$154,935,726	$59,200	$42,872	3,614	136	3.76%
2000	$160,991,737	$59,300	$42,908	3,752	135	3.60%
2001	$179,670,215	$60,600	$46,278	3,882	145	3.74%
2002	$186,733,814	$64,600	$47,798	3,907	122	3.12%
2003	$188,032,734	$65,600	$48,324	3,891	134	3.44%
2004	$194,660,888	$66,800	$49,532	3,930	135	3.44%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 501: NON-METALLIC MINERAL PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$225,002,636	$58,200	$37,752	5,960	153	2.57%
1999	$240,741,727	$59,200	$36,374	6,619	137	2.07%
2000	$232,867,612	$59,300	$36,349	6,406	163	2.54%
2001	$239,914,394	$60,600	$36,448	6,582	174	2.64%
2002	$243,849,978	$64,600	$35,834	6,805	151	2.22%
2003	$245,546,198	$65,600	$36,228	6,778	165	2.43%
2004	$254,201,702	$66,800	$37,134	6,846	167	2.44%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 502: GLASS PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$256,915,372	$58,200	$32,358	7,940	201	2.53%
1999	$255,898,606	$59,200	$31,937	8,013	203	2.53%
2000	$242,956,336	$59,300	$32,593	7,454	203	2.72%
2001	$246,650,931	$60,600	$33,099	7,452	153	2.05%
2002	$252,367,922	$64,600	$35,557	7,097	171	2.41%
2003	$254,123,393	$65,600	$35,948	7,069	155	2.19%
2004	$263,081,243	$66,800	$36,847	7,140	152	2.13%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 507: PETROLEUM AND COAL PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$493,782,522	$58,200	$39,761	12,419	86	0.69%
1999	$504,010,324	$59,200	$40,859	12,335	79	0.64%
2000	$483,939,561	$59,300	$40,533	11,939	108	0.90%
2001	$481,941,686	$60,600	$40,108	12,016	57	0.47%
2002	$517,415,894	$64,600	$45,280	11,427	70	0.61%
2003	$521,015,039	$65,600	$45,778	11,381	61	0.54%
2004	$539,380,819	$66,800	$46,923	11,495	60	0.52%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 512: RESINS, PAINT, INK AND ADHESIVES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$542,806,870	$58,200	$30,249	17,945	263	1.47%
1999	$559,781,044	$59,200	$31,338	17,863	246	1.38%
2000	$574,219,041	$59,300	$31,300	18,345	271	1.48%
2001	$584,610,943	$60,600	$31,829	18,367	276	1.50%
2002	$594,126,430	$64,600	$34,631	17,156	203	1.18%
2003	$598,259,173	$65,600	$35,012	17,087	228	1.33%
2004	$619,347,809	$66,800	$35,887	17,258	231	1.34%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 514: PHARMACEUTICALS AND MEDICINES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$580,557,204	$58,200	$32,534	17,845	184	1.03%
1999	$638,583,149	$59,200	$33,626	18,991	164	0.86%
2000	$688,163,124	$59,300	$35,260	19,517	231	1.18%
2001	$736,364,579	$60,600	$35,018	21,028	212	1.01%
2002	$816,988,465	$64,600	$37,290	21,909	287	1.31%
2003	$822,671,437	$65,600	$37,700	21,821	246	1.13%
2004	$851,670,605	$66,800	$38,643	22,039	242	1.10%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 517: SOAP AND TOILETRIES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$302,399,213	$58,200	$31,448	9,616	123	1.28%
1999	$310,888,265	$59,200	$28,997	10,721	132	1.23%
2000	$349,180,058	$59,300	$27,117	12,877	182	1.41%
2001	$345,949,798	$60,600	$28,548	12,118	167	1.38%
2002	$374,112,490	$64,600	$30,247	12,369	166	1.34%
2003	$376,714,816	$65,600	$30,580	12,320	161	1.31%
2004	$389,994,014	$66,800	$31,344	12,443	159	1.28%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 524: CHEMICAL INDUSTRIES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$566,333,120	$58,200	$33,873	16,719	233	1.39%
1999	$585,835,438	$59,200	$35,990	16,278	234	1.44%
2000	$586,065,778	$59,300	$37,129	15,785	215	1.36%
2001	$589,254,543	$60,600	$37,365	15,770	180	1.14%
2002	$581,249,163	$64,600	$36,965	15,724	192	1.22%
2003	$585,292,332	$65,600	$37,372	15,661	187	1.19%
2004	$605,923,887	$66,800	$38,306	15,818	184	1.16%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 529: JEWELRY AND INSTRUMENTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$627,508,308	$58,200	$30,516	20,563	239	1.16%
1999	$649,342,292	$59,200	$30,109	21,566	213	0.99%
2000	$691,140,715	$59,300	$29,899	23,116	246	1.06%
2001	$668,548,710	$60,600	$30,082	22,224	214	0.96%
2002	$675,139,779	$64,600	$30,406	22,204	244	1.10%
2003	$679,836,051	$65,600	$30,740	22,115	237	1.07%
2004	$703,800,272	$66,800	$31,509	22,336	234	1.05%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 533: SIGNS AND DISPLAYS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$180,369,538	$58,200	$26,400	6,832	264	3.86%
1999	$200,780,917	$59,200	$27,963	7,180	302	4.21%
2000	$224,180,093	$59,300	$28,545	7,854	286	3.64%
2001	$220,041,517	$60,600	$29,426	7,478	273	3.65%
2002	$218,751,598	$64,600	$30,150	7,255	224	3.09%
2003	$220,273,234	$65,600	$30,482	7,226	243	3.36%
2004	$228,037,866	$66,800	$31,244	7,298	246	3.37%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 538: SPORTING GOODS AND TOYS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$91,726,340	$58,200	$25,127	3,651	110	3.01%
1999	$88,338,191	$59,200	$24,639	3,585	144	4.02%
2000	$92,021,166	$59,300	$25,869	3,557	158	4.44%
2001	$92,051,348	$60,600	$26,629	3,457	154	4.45%
2002	$95,556,249	$64,600	$28,052	3,406	141	4.14%
2003	$96,220,938	$65,600	$28,361	3,392	137	4.04%
2004	$99,612,726	$66,800	$29,070	3,426	135	3.94%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 542: OTHER MANUFACTURED PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$143,730,072	$58,200	$23,484	6,120	137	2.24%
1999	$159,356,624	$59,200	$23,948	6,654	142	2.13%
2000	$168,786,618	$59,300	$22,763	7,415	189	2.55%
2001	$171,475,927	$60,600	$24,292	7,059	189	2.68%
2002	$172,563,083	$64,600	$25,240	6,837	164	2.40%
2003	$173,763,432	$65,600	$25,518	6,810	159	2.33%
2004	$179,888,593	$66,800	$26,156	6,878	157	2.28%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS D: MANUFACTURING

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$35,330,930,836	$58,200	$32,440	1,089,105	31,608	2.90%
1999	$37,672,896,319	$59,200	$33,156	1,136,243	33,116	2.91%
2000	$39,697,047,376	$59,300	$33,315	1,191,567	33,747	2.83%
2001	$39,499,699,275	$60,600	$34,515	1,144,429	29,987	2.62%
2002	$40,004,729,419	$64,600	$35,718	1,120,020	27,844	2.49%
2003	$40,283,002,317	$65,600	$36,111	1,115,541	27,636	2.48%
2004	$41,702,978,148	$66,800	$37,013	1,126,697	27,384	2.43%

2004 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2004 New Claims Cost		2004 Premium Rate
		Cost Index * (%)	Cost per LTI ($)	($)
207	MEAT AND FISH PRODUCTS	82%	10,964	4.06
210	POULTRY PRODUCTS	87%	11,655	3.56
214	FRUIT AND VEGETABLE PRODUCTS	84%	11,275	1.89
216	DAIRY PRODUCTS	89%	11,920	1.57
220	OTHER BAKERY PRODUCTS	122%	16,275	3.93
222	CONFECTIONERY	89%	11,886	1.38
223	BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS	86%	11,533	1.93
226	CRUSHED AND GROUND FOODS	93%	12,472	1.61
230	ALCOHOLIC BEVERAGES	105%	14,004	1.24
231	SOFT DRINKS	70%	9,429	2.37
237	TIRES AND TUBES	121%	16,243	3.66
238	OTHER RUBBER PRODUCTS	97%	12,959	2.71
258	FOAMED AND EXPANDED PLASTIC PRODUCTS	98%	13,076	2.17
261	PLASTIC FILM AND SHEETING	85%	11,410	1.82
263	OTHER PLASTIC PRODUCTS	100%	13,428	3.17
273	TANNERIES AND LEATHER PRODUCTS	98%	13,144	2.77
289	CLOTH, CARPETS AND TEXTILE PRODUCTS	109%	14,613	3.79
301	CLOTHING, FIBRE AND YARN	112%	14,946	1.83
308	MILLWORK AND OTHER WOOD INDUSTRIES	105%	14,030	5.44
311	WOODEN CABINETS	105%	14,108	4.70
312	WOODEN BOXES AND PALLETS	86%	11,538	7.84

2004 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2004 New Claims Cost		2004 Premium Rate
		Cost Index * (%)	Cost per LTI ($)	($)
322	UPHOLSTERED FURNITURE	101%	13,519	2.80
323	METAL FURNITURE	83%	11,137	2.32
325	WOODEN AND OTHER NON-METAL FURNITURE	115%	15,382	4.10
328	FURNITURE PARTS AND FIXTURES	83%	11,038	3.54
333	PRINTING, PLATEMAKING AND BINDING	96%	12,813	1.45
335	PUBLISHING	82%	10,995	0.60
338	FOLDING CARTONS	79%	10,509	1.77
341	PAPER PRODUCTS	101%	13,448	2.31
352	STEEL AND OTHER SMELTING AND REFINING INDUSTRIES	153%	20,412	2.05
358	FOUNDRIES	146%	19,588	4.11
361	NON-FERROUS METAL INDUSTRIES	94%	12,606	2.59
370	METAL TANKS	70%	9,325	4.75
374	DOORS AND WINDOWS	79%	10,607	3.67
375	STRUCTURAL AND ARCHITECTURAL PRODUCTS	98%	13,080	4.09
377	COATING OF METAL PRODUCTS	88%	11,800	3.96
379	HARDWARE, TOOLS AND CUTLERY	87%	11,651	2.30
382	METAL DIES, MOULDS AND PATTERNS	73%	9,829	1.64
383	HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT	58%	7,762	2.28
385	MACHINE SHOPS	101%	13,575	2.39
387	OTHER METAL FABRICATING INDUSTRIES	90%	12,007	3.25
389	METAL CLOSURES AND CONTAINERS	108%	14,446	2.68

2004 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2004 New Claims Cost		2004 Premium Rate
		Cost Index * (%)	Cost per LTI ($)	($)
390	OTHER STAMPED AND PRESSED METAL PRODUCTS	110%	14,701	2.58
393	WIRE PRODUCTS	76%	10,221	2.54
402	MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT	93%	12,441	2.01
403	OTHER MACHINERY AND EQUIPMENT	101%	13,463	1.49
406	ELEVATORS AND ESCALATORS	138%	18,470	2.70
408	BOILERS, PUMPS AND FANS	121%	16,173	2.13
411	AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY	101%	13,472	3.10
417	AIRCRAFT MANUFACTURING	72%	9,598	1.07
419	MOTOR VEHICLE ASSEMBLY	110%	14,701	2.58
420	MOTOR VEHICLE ENGINE MANUFACTURING	90%	12,034	1.47
421	OTHER MOTOR VEHICLE PARTS AND EQUIPMENT	110%	14,701	2.58
424	MOTOR VEHICLE STAMPINGS	110%	14,701	2.58
425	MOTOR VEHICLE WHEELS AND BRAKES	110%	14,701	2.58
428	MOTOR VEHICLE FABRIC ACCESSORIES	144%	19,267	2.29
432	TRUCKS, BUSES AND TRAILERS	61%	8,186	3.34
442	RAILROAD ROLLING STOCK	185%	24,687	2.30
460	LIGHTING AND SMALL ELECTRICAL APPLIANCES	82%	10,905	2.15
466	COMMUNICATION AND ENERGY WIRE PRODUCTS	109%	14,539	2.09
468	ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES	73%	9,776	0.30
477	INDUSTRIAL ELECTRICAL EQUIPMENT	85%	11,373	1.15
485	BRICKS, CERAMICS AND ABRASIVES	135%	18,114	3.91

2004 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2004 New Claims Cost: Cost Index * (%)	2004 New Claims Cost: Cost per LTI ($)	2004 Premium Rate ($)
496	CONCRETE PRODUCTS	134%	17,941	5.18
497	READY MIX CONCRETE	175%	23,449	3.60
501	NON-METALLIC MINERAL PRODUCTS	109%	14,534	2.42
502	GLASS PRODUCTS	138%	18,489	2.38
507	PETROLEUM AND COAL PRODUCTS	197%	26,290	0.80
512	RESINS, PAINT, INK AND ADHESIVES	116%	15,571	1.47
514	PHARMACEUTICALS AND MEDICINES	49%	6,488	0.50
517	SOAP AND TOILETRIES	87%	11,681	1.20
524	CHEMICAL INDUSTRIES	116%	15,493	1.21
529	JEWELRY AND INSTRUMENTS	86%	11,505	0.98
533	SIGNS AND DISPLAYS	95%	12,673	3.53
538	SPORTING GOODS AND TOYS	102%	13,591	4.71
542	OTHER MANUFACTURED PRODUCTS	69%	9,192	2.14
CLASS: D	**MANUFACTURING**		**13,376**	**2.15**

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 207: MEAT AND FISH PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.497	0.663
	Total	**0.497**	**0.663**
B.2 Legislative Obligations			
	WSIAT	0.018	0.024
	Office of Worker Advisor	0.009	0.012
	Office of Employer Advisor	0.003	0.004
	OHSA	0.049	0.065
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.005	0.007
	Total	**0.085**	**0.113**
B.3 Accident Prevention			
	IAPA	0.061	0.061
	Total	**0.644**	**0.838**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.194	
B.5 NET OVERHEAD EXPENSES		**0.838**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 210: POULTRY PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.456	0.596
	Total	**0.456**	**0.596**
B.2 Legislative Obligations			
	WSIAT	0.017	0.022
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.045	0.059
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.005	0.007
	Total	**0.079**	**0.103**
B.3 Accident Prevention			
	IAPA	0.055	0.055
	Total	**0.590**	**0.754**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.164	
B.5 NET OVERHEAD EXPENSES		**0.754**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 214: FRUIT AND VEGETABLE PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.325	0.316
	Total	**0.325**	**0.316**
B.2 Legislative Obligations			
	WSIAT	0.012	0.012
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.032	0.031
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.003
	Total	**0.055**	**0.053**
B.3 Accident Prevention			
	IAPA	0.039	0.039
	Total	**0.419**	**0.408**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.011)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		**0.408**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 216: DAIRY PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.299	0.260
	Total	**0.299**	**0.260**
B.2 Legislative Obligations			
	WSIAT	0.011	0.010
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.002
	OHSA	0.029	0.025
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.003
	Total	**0.050**	**0.044**
B.3 Accident Prevention			
	IAPA	0.036	0.036
	Total	**0.387**	**0.342**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.045)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		**0.342**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 220: OTHER BAKERY PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.486	0.649
	Total	**0.486**	**0.649**
B.2 Legislative Obligations			
	WSIAT	0.018	0.024
	Office of Worker Advisor	0.009	0.012
	Office of Employer Advisor	0.003	0.004
	OHSA	0.048	0.064
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.005	0.007
	Total	**0.084**	**0.112**
B.3 Accident Prevention			
	IAPA	0.059	0.059
	Total	**0.629**	**0.820**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.191	
B.5 NET OVERHEAD EXPENSES		**0.820**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 222: CONFECTIONERY

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.284	0.229
	Total	**0.284**	**0.229**
B.2 Legislative Obligations			
	WSIAT	0.011	0.009
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.002
	OHSA	0.028	0.023
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.002
	Total	**0.049**	**0.039**
B.3 Accident Prevention			
	IAPA	0.034	0.034
	Total	**0.367**	**0.302**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.065)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		**0.302**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 223: BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.328	0.322
	Total	**0.328**	**0.322**
B.2 Legislative Obligations			
	WSIAT	0.012	0.012
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.032	0.031
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.003
	Total	**0.055**	**0.054**
B.3 Accident Prevention			
	IAPA	0.039	0.039
	Total	**0.424**	**0.417**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.007)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		**0.417**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 226: CRUSHED AND GROUND FOODS

(CLASS D MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.302	0.267
	Total	**0.302**	**0.267**
B.2 Legislative Obligations			
	WSIAT	0.011	0.010
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.002
	OHSA	0.030	0.027
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.003
	Total	**0.051**	**0.045**
B.3 Accident Prevention			
	IAPA	0.036	0.036
	Total	**0.390**	**0.349**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.041)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		**0.349**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 230: ALCOHOLIC BEVERAGES

(CLASS D MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.273	0.205
	Total	**0.273**	**0.205**
B.2 Legislative Obligations			
	WSIAT	0.010	0.008
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.002
	OHSA	0.027	0.020
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.002
	Total	**0.047**	**0.035**
B.3 Accident Prevention			
	IAPA	0.032	0.032
	Total	**0.352**	**0.272**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.080)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		**0.272**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 231: SOFT DRINKS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.362	0.395
	Total	**0.362**	**0.395**
B.2 Legislative Obligations			
	WSIAT	0.013	0.014
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.036	0.039
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.004
	Total	**0.062**	**0.068**
B.3 Accident Prevention			
	IAPA	0.044	0.044
	Total	**0.469**	**0.508**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.039	
B.5 NET OVERHEAD EXPENSES		**0.508**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 237: TIRES AND TUBES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.464	0.612
	Total	**0.464**	**0.612**
B.2 Legislative Obligations			
	WSIAT	0.017	0.022
	Office of Worker Advisor	0.008	0.011
	Office of Employer Advisor	0.003	0.004
	OHSA	0.046	0.061
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.005	0.007
	Total	**0.080**	**0.106**
B.3 Accident Prevention			
	IAPA	0.056	0.056
	Total	**0.600**	**0.774**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.174	
B.5 NET OVERHEAD EXPENSES		**0.774**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 238: OTHER RUBBER PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.389	0.453
	Total	**0.389**	**0.453**
B.2 Legislative Obligations			
	WSIAT	0.014	0.016
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.003	0.003
	OHSA	0.038	0.044
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	**0.066**	**0.077**
B.3 Accident Prevention			
	IAPA	0.047	0.047
	Total	**0.504**	**0.579**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.075	
B.5 NET OVERHEAD EXPENSES		**0.579**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 258: FOAMED AND EXPANDED PLASTIC PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.347	0.363
	Total	**0.347**	**0.363**
B.2 Legislative Obligations			
	WSIAT	0.013	0.014
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.034	0.036
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.004
	Total	**0.059**	**0.062**
B.3 Accident Prevention			
	IAPA	0.042	0.042
	Total	**0.448**	**0.467**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.019	
B.5 NET OVERHEAD EXPENSES		**0.467**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 261: PLASTIC FILM AND SHEETING

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.319	0.303
	Total	**0.319**	**0.303**
B.2 Legislative Obligations			
	WSIAT	0.012	0.011
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.031	0.029
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.003
	Total	**0.054**	**0.051**
B.3 Accident Prevention			
	IAPA	0.038	0.038
	Total	**0.412**	**0.393**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.019)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		**0.393**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 263: OTHER PLASTIC PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.425	0.530
	Total	**0.425**	**0.530**
B.2 Legislative Obligations			
	WSIAT	0.016	0.020
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.042	0.052
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	**0.073**	**0.091**
B.3 Accident Prevention			
	IAPA	0.052	0.052
	Total	**0.550**	**0.673**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.123	
B.5 NET OVERHEAD EXPENSES		**0.673**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 273: TANNERIES AND LEATHER PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.394	0.463
	Total	**0.394**	**0.463**
B.2 Legislative Obligations			
	WSIAT	0.015	0.018
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.003	0.004
	OHSA	0.039	0.046
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	**0.068**	**0.080**
B.3 Accident Prevention			
	IAPA	0.048	0.048
	Total	**0.511**	**0.592**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.081	
B.5 NET OVERHEAD EXPENSES		**0.592**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 289: CLOTH, CARPETS AND TEXTILE PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.474	0.633
	Total	**0.474**	**0.633**
B.2 Legislative Obligations			
	WSIAT	0.018	0.024
	Office of Worker Advisor	0.009	0.012
	Office of Employer Advisor	0.003	0.004
	OHSA	0.047	0.063
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.005	0.007
	Total	**0.083**	**0.111**
B.3 Accident Prevention			
	IAPA	0.058	0.058
	Total	**0.614**	**0.801**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.187	
B.5 NET OVERHEAD EXPENSES		**0.801**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 301: CLOTHING, FIBRE AND YARN

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.320	0.305
	Total	**0.320**	**0.305**
B.2 Legislative Obligations			
	WSIAT	0.012	0.011
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.031	0.030
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.003
	Total	**0.054**	**0.051**
B.3 Accident Prevention			
	IAPA	0.038	0.038
	Total	**0.414**	**0.396**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.018)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		**0.396**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 308: MILLWORK AND OTHER WOOD INDUSTRIES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.616	0.811
	Total	**0.616**	**0.811**
B.2 Legislative Obligations			
	WSIAT	0.023	0.030
	Office of Worker Advisor	0.011	0.014
	Office of Employer Advisor	0.004	0.005
	OHSA	0.061	0.080
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.006	0.008
	Total	**0.106**	**0.140**
B.3 Accident Prevention			
	IAPA	0.076	0.076
	Total	**0.799**	**1.028**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.229	
B.5 NET OVERHEAD EXPENSES		**1.028**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 311: WOODEN CABINETS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.552	0.731
	Total	**0.552**	**0.731**
B.2 Legislative Obligations			
	WSIAT	0.021	0.028
	Office of Worker Advisor	0.010	0.013
	Office of Employer Advisor	0.004	0.005
	OHSA	0.055	0.073
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.006	0.008
	Total	**0.097**	**0.128**
B.3 Accident Prevention			
	IAPA	0.068	0.068
	Total	**0.716**	**0.926**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.210	
B.5 NET OVERHEAD EXPENSES		**0.926**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 312: WOODEN BOXES AND PALLETS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.822	1.069
	Total	**0.822**	**1.069**
B.2 Legislative Obligations			
	WSIAT	0.031	0.040
	Office of Worker Advisor	0.015	0.020
	Office of Employer Advisor	0.005	0.007
	OHSA	0.082	0.107
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.008	0.010
	Total	**0.142**	**0.185**
B.3 Accident Prevention			
	IAPA	0.102	0.102
	Total	**1.066**	**1.356**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.290	
B.5 NET OVERHEAD EXPENSES		**1.356**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 322: UPHOLSTERED FURNITURE

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.397	0.470
	Total	**0.397**	**0.470**
B.2 Legislative Obligations			
	WSIAT	0.015	0.018
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.003	0.004
	OHSA	0.039	0.046
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	**0.068**	**0.080**
B.3 Accident Prevention			
	IAPA	0.048	0.048
	Total	**0.512**	**0.597**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.085	
B.5 NET OVERHEAD EXPENSES		**0.597**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 323: METAL FURNITURE

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.358	0.386
	Total	**0.358**	**0.386**
B.2 Legislative Obligations			
	WSIAT	0.013	0.014
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.035	0.038
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.004
	Total	**0.060**	**0.065**
B.3 Accident Prevention			
	IAPA	0.043	0.043
	Total	**0.463**	**0.496**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.033	
B.5 NET OVERHEAD EXPENSES		**0.496**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 325: WOODEN AND OTHER NON-METAL FURNITURE

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.501	0.667
	Total	**0.501**	**0.667**
B.2 Legislative Obligations			
	WSIAT	0.019	0.025
	Office of Worker Advisor	0.009	0.012
	Office of Employer Advisor	0.003	0.004
	OHSA	0.049	0.065
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.005	0.007
	Total	**0.086**	**0.115**
B.3 Accident Prevention			
	IAPA	0.061	0.061
	Total	**0.649**	**0.844**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.195	
B.5 NET OVERHEAD EXPENSES		**0.844**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 328: FURNITURE PARTS AND FIXTURES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.455	0.592
	Total	**0.455**	**0.592**
B.2 Legislative Obligations			
	WSIAT	0.017	0.022
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.045	0.059
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.005	0.007
	Total	**0.079**	**0.103**
B.3 Accident Prevention			
	IAPA	0.055	0.055
	Total	**0.589**	**0.750**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.161	
B.5 NET OVERHEAD EXPENSES		**0.750**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 333: PRINTING, PLATEMAKING AND BINDING

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.290	0.241
	Total	**0.290**	**0.241**
B.2 Legislative Obligations			
	WSIAT	0.011	0.009
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.002
	OHSA	0.028	0.023
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.002
	Total	**0.049**	**0.041**
B.3 Accident Prevention			
	IAPA	0.034	0.034
	Total	**0.374**	**0.317**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.057)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		**0.317**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 335: PUBLISHING

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.223	0.097
	Total	**0.223**	**0.097**
B.2 Legislative Obligations			
	WSIAT	0.008	0.003
	Office of Worker Advisor	0.004	0.002
	Office of Employer Advisor	0.001	0.000
	OHSA	0.022	0.010
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.002	0.001
	Total	**0.037**	**0.016**
B.3 Accident Prevention			
	IAPA	0.026	0.026
	Total	**0.288**	**0.141**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.147)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		**0.141**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 338: FOLDING CARTONS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.315	0.295
	Total	**0.315**	**0.295**
B.2 Legislative Obligations			
	WSIAT	0.012	0.011
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.031	0.029
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.003
	Total	**0.054**	**0.050**
B.3 Accident Prevention			
	IAPA	0.038	0.038
	Total	**0.407**	**0.383**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.024)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		**0.383**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 341: PAPER PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.358	0.385
	Total	**0.358**	**0.385**
B.2 Legislative Obligations			
	WSIAT	0.013	0.014
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.035	0.038
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.004
	Total	**0.060**	**0.065**
B.3 Accident Prevention			
	IAPA	0.043	0.043
	Total	**0.463**	**0.495**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.032	
B.5 NET OVERHEAD EXPENSES		**0.495**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 352: STEEL AND OTHER SMELTING AND REFINING INDUSTRIES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.337	0.342
	Total	**0.337**	**0.342**
B.2 Legislative Obligations			
	WSIAT	0.013	0.013
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.033	0.034
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.003
	Total	**0.057**	**0.058**
B.3 Accident Prevention			
	IAPA	0.040	0.040
	Total	**0.434**	**0.440**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.006	
B.5 NET OVERHEAD EXPENSES		**0.440**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 358: FOUNDRIES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.502	0.668
	Total	**0.502**	**0.668**
B.2 Legislative Obligations			
	WSIAT	0.019	0.025
	Office of Worker Advisor	0.009	0.012
	Office of Employer Advisor	0.003	0.004
	OHSA	0.049	0.065
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.005	0.007
	Total	**0.086**	**0.115**
B.3 Accident Prevention			
	IAPA	0.061	0.061
	Total	**0.650**	**0.845**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.195	
B.5 NET OVERHEAD EXPENSES		**0.845**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 361: NON-FERROUS METAL INDUSTRIES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.380	0.433
	Total	**0.380**	**0.433**
B.2 Legislative Obligations			
	WSIAT	0.014	0.016
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.037	0.042
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	**0.064**	**0.073**
B.3 Accident Prevention			
	IAPA	0.046	0.046
	Total	**0.492**	**0.554**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.062	
B.5 NET OVERHEAD EXPENSES		**0.554**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 370: METAL TANKS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.557	0.738
	Total	**0.557**	**0.738**
B.2 Legislative Obligations			
	WSIAT	0.021	0.028
	Office of Worker Advisor	0.010	0.013
	Office of Employer Advisor	0.004	0.005
	OHSA	0.055	0.073
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.006	0.008
	Total	**0.097**	**0.128**
B.3 Accident Prevention			
	IAPA	0.068	0.068
	Total	**0.721**	**0.933**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.212	
B.5 NET OVERHEAD EXPENSES		**0.933**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 374: DOORS AND WINDOWS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.465	0.614
	Total	**0.465**	**0.614**
B.2 Legislative Obligations			
	WSIAT	0.017	0.022
	Office of Worker Advisor	0.008	0.011
	Office of Employer Advisor	0.003	0.004
	OHSA	0.046	0.061
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.005	0.007
	Total	**0.080**	**0.106**
B.3 Accident Prevention			
	IAPA	0.057	0.057
	Total	**0.603**	**0.778**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.175	
B.5 NET OVERHEAD EXPENSES		**0.778**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 375: STRUCTURAL AND ARCHITECTURAL PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.500	0.666
	Total	**0.500**	**0.666**
B.2 Legislative Obligations			
	WSIAT	0.019	0.025
	Office of Worker Advisor	0.009	0.012
	Office of Employer Advisor	0.003	0.004
	OHSA	0.049	0.065
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.005	0.007
	Total	**0.086**	**0.115**
B.3 Accident Prevention			
	IAPA	0.061	0.061
	Total	**0.648**	**0.843**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.195	
B.5 NET OVERHEAD EXPENSES		**0.843**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 377: COATING OF METAL PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.489	0.653
	Total	**0.489**	**0.653**
B.2 Legislative Obligations			
	WSIAT	0.018	0.024
	Office of Worker Advisor	0.009	0.012
	Office of Employer Advisor	0.003	0.004
	OHSA	0.048	0.064
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.005	0.007
	Total	**0.084**	**0.112**
B.3 Accident Prevention			
	IAPA	0.060	0.060
	Total	**0.634**	**0.826**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.192	
B.5 NET OVERHEAD EXPENSES		**0.826**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 379: HARDWARE, TOOLS AND CUTLERY

(CLASS D MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.357	0.384
	Total	**0.357**	**0.384**
B.2 Legislative Obligations			
	WSIAT	0.013	0.014
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.035	0.038
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.004
	Total	**0.060**	**0.065**
B.3 Accident Prevention			
	IAPA	0.043	0.043
	Total	**0.461**	**0.493**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.032	
B.5 NET OVERHEAD EXPENSES		**0.493**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 382: METAL DIES, MOULDS AND PATTERNS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.305	0.273
	Total	**0.305**	**0.273**
B.2 Legislative Obligations			
	WSIAT	0.011	0.010
	Office of Worker Advisor	0.006	0.005
	Office of Employer Advisor	0.002	0.002
	OHSA	0.030	0.027
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.003
	Total	**0.052**	**0.047**
B.3 Accident Prevention			
	IAPA	0.036	0.036
	Total	**0.393**	**0.356**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.037)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		**0.356**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 383: HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.356	0.382
	Total	**0.356**	**0.382**
B.2 Legislative Obligations			
	WSIAT	0.013	0.014
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.035	0.038
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.004
	Total	**0.060**	**0.064**
B.3 Accident Prevention			
	IAPA	0.043	0.043
	Total	**0.460**	**0.490**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.030	
B.5 NET OVERHEAD EXPENSES		**0.490**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 385: MACHINE SHOPS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.364	0.400
	Total	**0.364**	**0.400**
B.2 Legislative Obligations			
	WSIAT	0.014	0.015
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.036	0.040
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.004
	Total	**0.063**	**0.069**
B.3 Accident Prevention			
	IAPA	0.044	0.044
	Total	**0.470**	**0.512**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.042	
B.5 NET OVERHEAD EXPENSES		**0.512**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 387: OTHER METAL FABRICATING INDUSTRIES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.432	0.545
	Total	**0.432**	**0.545**
B.2 Legislative Obligations			
	WSIAT	0.016	0.020
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.043	0.054
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	**0.074**	**0.093**
B.3 Accident Prevention			
	IAPA	0.052	0.052
	Total	**0.558**	**0.690**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.132	
B.5 NET OVERHEAD EXPENSES		**0.690**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 389: METAL CLOSURES AND CONTAINERS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.387	0.449
	Total	**0.387**	**0.449**
B.2 Legislative Obligations			
	WSIAT	0.014	0.016
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.003	0.003
	OHSA	0.038	0.044
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	**0.066**	**0.076**
B.3 Accident Prevention			
	IAPA	0.047	0.047
	Total	**0.501**	**0.573**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.072	
B.5 NET OVERHEAD EXPENSES		**0.573**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 390: OTHER STAMPED AND PRESSED METAL PRODUCTS *

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.379	0.431
	Total	**0.379**	**0.431**
B.2 Legislative Obligations			
	WSIAT	0.014	0.016
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.037	0.042
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	**0.064**	**0.073**
B.3 Accident Prevention			
	IAPA	0.046	0.046
	Total	**0.491**	**0.552**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.061	
B.5 NET OVERHEAD EXPENSES		**0.552**	

* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2004 premium rate.

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 393: WIRE PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.376	0.425
	Total	**0.376**	**0.425**
B.2 Legislative Obligations			
	WSIAT	0.014	0.016
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.037	0.042
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	**0.064**	**0.072**
B.3 Accident Prevention			
	IAPA	0.045	0.045
	Total	**0.486**	**0.543**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.057	
B.5 NET OVERHEAD EXPENSES		**0.543**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 402: MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.334	0.335
	Total	**0.334**	**0.335**
B.2 Legislative Obligations			
	WSIAT	0.012	0.012
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.033	0.033
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.003
	Total	**0.056**	**0.056**
B.3 Accident Prevention			
	IAPA	0.040	0.040
	Total	**0.431**	**0.432**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.001	
B.5 NET OVERHEAD EXPENSES		**0.432**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 403: OTHER MACHINERY AND EQUIPMENT

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.293	0.248
	Total	**0.293**	**0.248**
B.2 Legislative Obligations			
	WSIAT	0.011	0.009
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.002
	OHSA	0.029	0.025
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.003
	Total	**0.050**	**0.042**
B.3 Accident Prevention			
	IAPA	0.035	0.035
	Total	**0.378**	**0.325**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.053)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		**0.325**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 406: ELEVATORS AND ESCALATORS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.388	0.451
	Total	**0.388**	**0.451**
B.2 Legislative Obligations			
	WSIAT	0.014	0.016
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.003	0.003
	OHSA	0.038	0.044
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	**0.066**	**0.077**
B.3 Accident Prevention			
	IAPA	0.047	0.047
	Total	**0.502**	**0.576**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.074	
B.5 NET OVERHEAD EXPENSES		**0.576**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 408: BOILERS, PUMPS AND FANS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.343	0.355
	Total	**0.343**	**0.355**
B.2 Legislative Obligations			
	WSIAT	0.013	0.013
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.034	0.035
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.004
	Total	**0.059**	**0.061**
B.3 Accident Prevention			
	IAPA	0.041	0.041
	Total	**0.443**	**0.457**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.014	
B.5 NET OVERHEAD EXPENSES		**0.457**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 411: AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.420	0.519
	Total	**0.420**	**0.519**
B.2 Legislative Obligations			
	WSIAT	0.016	0.020
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.041	0.051
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	**0.072**	**0.089**
B.3 Accident Prevention			
	IAPA	0.051	0.051
	Total	**0.543**	**0.659**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.116	
B.5 NET OVERHEAD EXPENSES		**0.659**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 417: AIRCRAFT MANUFACTURING

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.260	0.176
	Total	**0.260**	**0.176**
B.2 Legislative Obligations			
	WSIAT	0.010	0.007
	Office of Worker Advisor	0.005	0.003
	Office of Employer Advisor	0.002	0.001
	OHSA	0.025	0.017
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.002
	Total	**0.045**	**0.031**
B.3 Accident Prevention			
	IAPA	0.031	0.031
	Total	**0.336**	**0.238**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.098)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		**0.238**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 419: MOTOR VEHICLE ASSEMBLY *

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.379	0.431
	Total	**0.379**	**0.431**
B.2 Legislative Obligations			
	WSIAT	0.014	0.016
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.037	0.042
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	**0.064**	**0.073**
B.3 Accident Prevention			
	IAPA	0.046	0.046
	Total	**0.491**	**0.552**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.061	
B.5 NET OVERHEAD EXPENSES		**0.552**	

* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2004 premium rate.

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 420: MOTOR VEHICLE ENGINE MANUFACTURING

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.292	0.245
	Total	**0.292**	**0.245**
B.2 Legislative Obligations			
	WSIAT	0.011	0.009
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.002
	OHSA	0.029	0.024
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.003
	Total	**0.050**	**0.042**
B.3 Accident Prevention			
	IAPA	0.035	0.035
	Total	**0.377**	**0.322**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.055)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		**0.322**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 421: OTHER MOTOR VEHICLE PARTS AND EQUIPMENT *

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.379	0.431
	Total	**0.379**	**0.431**
B.2 Legislative Obligations			
	WSIAT	0.014	0.016
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.037	0.042
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	**0.064**	**0.073**
B.3 Accident Prevention			
	IAPA	0.046	0.046
	Total	**0.491**	**0.552**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.061	
B.5 NET OVERHEAD EXPENSES		**0.552**	

* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2004 premium rate.

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 424: MOTOR VEHICLE STAMPINGS *

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.379	0.431
	Total	**0.379**	**0.431**
B.2 Legislative Obligations			
	WSIAT	0.014	0.016
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.037	0.042
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	**0.064**	**0.073**
B.3 Accident Prevention			
	IAPA	0.046	0.046
	Total	**0.491**	**0.552**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.061	
B.5 NET OVERHEAD EXPENSES		**0.552**	

* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2004 premium rate.

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 425: MOTOR VEHICLE WHEELS AND BRAKES *

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.379	0.431
	Total	**0.379**	**0.431**
B.2 Legislative Obligations			
	WSIAT	0.014	0.016
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.037	0.042
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	**0.064**	**0.073**
B.3 Accident Prevention			
	IAPA	0.046	0.046
	Total	**0.491**	**0.552**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.061	
B.5 NET OVERHEAD EXPENSES		**0.552**	

* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2004 premium rate.

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 428: MOTOR VEHICLE FABRIC ACCESSORIES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.356	0.383
	Total	**0.356**	**0.383**
B.2 Legislative Obligations			
	WSIAT	0.013	0.014
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.035	0.038
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.004
	Total	**0.060**	**0.064**
B.3 Accident Prevention			
	IAPA	0.043	0.043
	Total	**0.461**	**0.492**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.031	
B.5 NET OVERHEAD EXPENSES		**0.492**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 432: TRUCKS, BUSES AND TRAILERS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.439	0.559
	Total	**0.439**	**0.559**
B.2 Legislative Obligations			
	WSIAT	0.016	0.020
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.043	0.055
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.005	0.006
	Total	**0.075**	**0.096**
B.3 Accident Prevention			
	IAPA	0.053	0.053
	Total	**0.567**	**0.708**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.141	
B.5 NET OVERHEAD EXPENSES		**0.708**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 442: RAILROAD ROLLING STOCK

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.357	0.384
	Total	**0.357**	**0.384**
B.2 Legislative Obligations			
	WSIAT	0.013	0.014
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.035	0.038
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.004
	Total	**0.060**	**0.065**
B.3 Accident Prevention			
	IAPA	0.043	0.043
	Total	**0.461**	**0.493**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.032	
B.5 NET OVERHEAD EXPENSES		**0.493**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 460: LIGHTING AND SMALL ELECTRICAL APPLIANCES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.345	0.358
	Total	**0.345**	**0.358**
B.2 Legislative Obligations			
	WSIAT	0.013	0.013
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.034	0.035
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.004
	Total	**0.059**	**0.061**
B.3 Accident Prevention			
	IAPA	0.041	0.041
	Total	**0.446**	**0.461**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.015	
B.5 NET OVERHEAD EXPENSES		**0.461**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 466: COMMUNICATION AND ENERGY WIRE PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.340	0.348
	Total	**0.340**	**0.348**
B.2 Legislative Obligations			
	WSIAT	0.013	0.013
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.033	0.034
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.004
	Total	**0.058**	**0.059**
B.3 Accident Prevention			
	IAPA	0.041	0.041
	Total	**0.440**	**0.449**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.009	
B.5 NET OVERHEAD EXPENSES		**0.449**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 468: ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.199	0.045
	Total	**0.199**	**0.045**
B.2 Legislative Obligations			
	WSIAT	0.007	0.002
	Office of Worker Advisor	0.004	0.001
	Office of Employer Advisor	0.001	0.000
	OHSA	0.019	0.004
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.002	0.000
	Total	**0.033**	**0.008**
B.3 Accident Prevention			
	IAPA	0.023	0.023
	Total	**0.257**	**0.078**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.179)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		**0.078**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 477: INDUSTRIAL ELECTRICAL EQUIPMENT

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.267	0.191
	Total	**0.267**	**0.191**
B.2 Legislative Obligations			
	WSIAT	0.010	0.007
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.001
	OHSA	0.026	0.019
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.002
	Total	**0.046**	**0.033**
B.3 Accident Prevention			
	IAPA	0.031	0.031
	Total	**0.344**	**0.255**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.089)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		**0.255**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 485: BRICKS, CERAMICS AND ABRASIVES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.484	0.646
	Total	**0.484**	**0.646**
B.2 Legislative Obligations			
	WSIAT	0.018	0.024
	Office of Worker Advisor	0.009	0.012
	Office of Employer Advisor	0.003	0.004
	OHSA	0.048	0.064
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.005	0.007
	Total	**0.084**	**0.112**
B.3 Accident Prevention			
	IAPA	0.059	0.059
	Total	**0.627**	**0.817**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.190	
B.5 NET OVERHEAD EXPENSES		**0.817**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 496: CONCRETE PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.594	0.784
	Total	**0.594**	**0.784**
B.2 Legislative Obligations			
	WSIAT	0.022	0.029
	Office of Worker Advisor	0.011	0.015
	Office of Employer Advisor	0.004	0.005
	OHSA	0.059	0.078
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.006	0.008
	Total	**0.103**	**0.136**
B.3 Accident Prevention			
	IAPA	0.073	0.073
	Total	**0.769**	**0.992**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.223	
B.5 NET OVERHEAD EXPENSES		**0.992**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 497: READY-MIX CONCRETE

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.459	0.602
	Total	**0.459**	**0.602**
B.2 Legislative Obligations			
	WSIAT	0.017	0.022
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.045	0.059
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.005	0.007
	Total	**0.079**	**0.104**
B.3 Accident Prevention			
	THSAO	0.053	0.053
	Total	**0.592**	**0.760**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.168	
B.5 NET OVERHEAD EXPENSES		**0.760**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 501: NON-METALLIC MINERAL PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.367	0.405
	Total	**0.367**	**0.405**
B.2 Legislative Obligations			
	WSIAT	0.014	0.015
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.036	0.040
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.004
	Total	**0.063**	**0.069**
B.3 Accident Prevention			
	IAPA	0.044	0.044
	Total	**0.474**	**0.518**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.044	
B.5 NET OVERHEAD EXPENSES		**0.518**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 502: GLASS PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.363	0.396
	Total	**0.363**	**0.396**
B.2 Legislative Obligations			
	WSIAT	0.013	0.014
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.036	0.039
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.004
	Total	**0.062**	**0.068**
B.3 Accident Prevention			
	IAPA	0.044	0.044
	Total	**0.470**	**0.509**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.039	
B.5 NET OVERHEAD EXPENSES		**0.509**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 507: PETROLEUM AND COAL PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.239	0.132
	Total	**0.239**	**0.132**
B.2 Legislative Obligations			
	WSIAT	0.009	0.005
	Office of Worker Advisor	0.004	0.002
	Office of Employer Advisor	0.002	0.001
	OHSA	0.023	0.013
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.002	0.001
	Total	**0.040**	**0.022**
B.3 Accident Prevention			
	IAPA	0.028	0.028
	Total	**0.308**	**0.183**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.125)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		**0.183**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 512: RESINS, PAINT, INK AND ADHESIVES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.292	0.245
	Total	**0.292**	**0.245**
B.2 Legislative Obligations			
	WSIAT	0.011	0.009
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.002
	OHSA	0.029	0.024
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.003
	Total	**0.050**	**0.042**
B.3 Accident Prevention			
	IAPA	0.035	0.035
	Total	**0.377**	**0.322**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.055)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		**0.322**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 514: PHARMACEUTICALS AND MEDICINES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.215	0.081
	Total	**0.215**	**0.081**
B.2 Legislative Obligations			
	WSIAT	0.008	0.003
	Office of Worker Advisor	0.004	0.001
	Office of Employer Advisor	0.001	0.000
	OHSA	0.021	0.008
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.002	0.001
	Total	**0.036**	**0.013**
B.3 Accident Prevention			
	IAPA	0.025	0.025
	Total	**0.278**	**0.121**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.157)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		**0.121**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 517: SOAP AND TOILETRIES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.270	0.198
	Total	**0.270**	**0.198**
B.2 Legislative Obligations			
	WSIAT	0.010	0.007
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.001
	OHSA	0.026	0.019
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.002
	Total	**0.046**	**0.034**
B.3 Accident Prevention			
	IAPA	0.032	0.032
	Total	**0.349**	**0.265**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.084)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		**0.265**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 524: CHEMICAL INDUSTRIES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.271	0.200
	Total	**0.271**	**0.200**
B.2 Legislative Obligations			
	WSIAT	0.010	0.007
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.001
	OHSA	0.026	0.019
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.002
	Total	**0.046**	**0.034**
B.3 Accident Prevention			
	IAPA	0.032	0.032
	Total	**0.349**	**0.266**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.083)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		**0.266**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 529: JEWELRY AND INSTRUMENTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.253	0.163
	Total	**0.253**	**0.163**
B.2 Legislative Obligations			
	WSIAT	0.009	0.006
	Office of Worker Advisor	0.005	0.003
	Office of Employer Advisor	0.002	0.001
	OHSA	0.025	0.016
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.002
	Total	**0.044**	**0.028**
B.3 Accident Prevention			
	IAPA	0.030	0.030
	Total	**0.326**	**0.220**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.106)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		**0.220**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 533: SIGNS AND DISPLAYS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.454	0.591
	Total	**0.454**	**0.591**
B.2 Legislative Obligations			
	WSIAT	0.017	0.022
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.045	0.059
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.005	0.007
	Total	**0.079**	**0.103**
B.3 Accident Prevention			
	IAPA	0.055	0.055
	Total	**0.588**	**0.749**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.161	
B.5 NET OVERHEAD EXPENSES		**0.749**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 538: SPORTING GOODS AND TOYS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.553	0.733
	Total	**0.553**	**0.733**
B.2 Legislative Obligations			
	WSIAT	0.021	0.028
	Office of Worker Advisor	0.010	0.013
	Office of Employer Advisor	0.004	0.005
	OHSA	0.055	0.073
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.006	0.008
	Total	**0.097**	**0.128**
B.3 Accident Prevention			
	IAPA	0.068	0.068
	Total	**0.717**	**0.928**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.211	
B.5 NET OVERHEAD EXPENSES		**0.928**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 542: OTHER MANUFACTURED PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.344	0.357
	Total	**0.344**	**0.357**
B.2 Legislative Obligations			
	WSIAT	0.013	0.013
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.034	0.035
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.004
	Total	**0.059**	**0.061**
B.3 Accident Prevention			
	IAPA	0.041	0.041
	Total	**0.445**	**0.460**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.015	
B.5 NET OVERHEAD EXPENSES		**0.460**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS D: MANUFACTURING

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.345	0.356
	Total	**0.345**	**0.356**
B.2 Legislative Obligations			
	WSIAT	0.013	0.013
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.034	0.035
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.004
	Total	**0.059**	**0.061**
B.3 Accident Prevention			
		0.041	0.041
	Total	**0.446**	**0.458**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.012	
B.5 NET OVERHEAD EXPENSES		**0.458**	

2004 PREMIUM RATE COMPONENTS

RATE GROUP 207: MEAT AND FISH PRODUCTS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.721			1.904		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.374)			(0.412)		
b. *plus* Transfer Charge	0.359			0.422		
3. NET NEW CLAIMS COST	1.705	1.705	42%	1.915	1.915	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.497			0.543		
2. Legislative Obligations	0.085			0.100		
3. Accident Prevention	0.061			0.057		
4. TOTAL OVERHEAD EXPENSES	0.644			0.700		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.194			0.200		
5. NET OVERHEAD EXPENSES	0.838	0.838	21%	0.900	0.900	22%
C. UNFUNDED LIABILITY		1.411	35%		1.341	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.008)			(0.019)		
2. 2000 Accident Year	(0.025)			(0.015)		
3. 2001 Accident Year	0.135			N/A		
	0.101	0.101	2%	(0.034)	(0.034)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**4.06**	100%		**4.12**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 210: POULTRY PRODUCTS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.503			1.682		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.331)			(0.337)		
b. *plus* Transfer Charge	0.313			0.373		
3. NET NEW CLAIMS COST	1.486	1.486	42%	1.719	1.719	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.456			0.507		
2. Legislative Obligations	0.079			0.092		
3. Accident Prevention	0.055			0.053		
4. TOTAL OVERHEAD EXPENSES	0.590			0.652		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.164			0.158		
5. NET OVERHEAD EXPENSES	0.754	0.754	21%	0.810	0.810	22%
C. UNFUNDED LIABILITY		1.230	35%		1.204	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.007)			(0.017)		
2. 2000 Accident Year	(0.021)			(0.013)		
3. 2001 Accident Year	0.118			N/A		
	0.088	0.088	2%	(0.031)	(0.031)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**3.56**	100%		**3.70**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 214: FRUIT AND VEGETABLE PRODUCTS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.815			0.934		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.200)			(0.208)		
b. *plus* Transfer Charge	0.170			0.207		
3. NET NEW CLAIMS COST	0.785	0.785	42%	0.933	0.933	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.325			0.361		
2. Legislative Obligations	0.055			0.065		
3. Accident Prevention	0.039			0.037		
4. TOTAL OVERHEAD EXPENSES	0.419			0.464		
a. *minus* Relief	(0.011)			(0.016)		
b. *plus* Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.408	0.408	22%	0.448	0.448	22%
C. UNFUNDED LIABILITY		0.650	34%		0.654	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.004)			(0.009)		
2. 2000 Accident Year	(0.011)			(0.007)		
3. 2001 Accident Year	0.063			N/A		
	0.047	0.047	2%	(0.017)	(0.017)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**1.89**	100%		**2.02**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 216: DAIRY PRODUCTS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.630			0.740		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.113)			(0.150)		
b. *plus* Transfer Charge	0.131			0.164		
3. NET NEW CLAIMS COST	0.650	0.650	41%	0.755	0.755	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.299			0.328		
2. Legislative Obligations	0.050			0.059		
3. Accident Prevention	0.036			0.034		
4. TOTAL OVERHEAD EXPENSES	0.387			0.421		
a. *minus* Relief	(0.045)			(0.055)		
b. *plus* Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.342	0.342	22%	0.366	0.366	22%
C. UNFUNDED LIABILITY		0.538	34%		0.529	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.003)			(0.007)		
2. 2000 Accident Year	(0.009)			(0.005)		
3. 2001 Accident Year	0.052			N/A		
	0.039	0.039	2%	(0.013)	(0.013)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**1.57**	100%		**1.64**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 220: OTHER BAKERY PRODUCTS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.707			1.804		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.417)			(0.354)		
b. *plus* Transfer Charge	0.356			0.400		
3. NET NEW CLAIMS COST	1.647	1.647	42%	1.850	1.850	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.486			0.531		
2. Legislative Obligations	0.084			0.096		
3. Accident Prevention	0.059			0.055		
4. TOTAL OVERHEAD EXPENSES	0.629			0.682		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.191			0.187		
5. NET OVERHEAD EXPENSES	0.820	0.820	21%	0.869	0.869	22%
C. UNFUNDED LIABILITY		1.363	35%		1.296	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.008)			(0.019)		
2. 2000 Accident Year	(0.024)			(0.014)		
3. 2001 Accident Year	0.131			N/A		
	0.098	0.098	2%	(0.033)	(0.033)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**3.93**	100%		**3.98**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 222: CONFECTIONERY

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.582			0.609		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.134)			(0.116)		
b. *plus* Transfer Charge	0.121			0.135		
3. NET NEW CLAIMS COST	0.570	0.570	41%	0.629	0.629	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.284			0.304		
2. Legislative Obligations	0.049			0.055		
3. Accident Prevention	0.034			0.031		
4. TOTAL OVERHEAD EXPENSES	0.367			0.391		
a. *minus* Relief	(0.065)			(0.083)		
b. *plus* Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.302	0.302	22%	0.308	0.308	22%
C. UNFUNDED LIABILITY		0.472	34%		0.441	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.002)			(0.006)		
2. 2000 Accident Year	(0.008)			(0.004)		
3. 2001 Accident Year	0.046			N/A		
	0.034	0.034	2%	(0.011)	(0.011)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**1.38**	100%		**1.37**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 223: BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.797			0.869		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.160)			(0.167)		
b. *plus* Transfer Charge	0.166			0.193		
3. NET NEW CLAIMS COST	0.804	0.804	42%	0.895	0.895	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.328			0.354		
2. Legislative Obligations	0.055			0.064		
3. Accident Prevention	0.039			0.036		
4. TOTAL OVERHEAD EXPENSES	0.424			0.454		
a. *minus* Relief	(0.007)			(0.024)		
b. *plus* Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.417	0.417	22%	0.430	0.430	22%
C. UNFUNDED LIABILITY		0.665	34%		0.627	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.004)			(0.009)		
2. 2000 Accident Year	(0.011)			(0.007)		
3. 2001 Accident Year	0.064			N/A		
	0.048	0.048	2%	(0.016)	(0.016)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**1.93**	100%		**1.94**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 226: CRUSHED AND GROUND FOODS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.658			0.732		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.130)			(0.147)		
b. *plus* Transfer Charge	0.137			0.162		
3. NET NEW CLAIMS COST	0.666	0.666	41%	0.748	0.748	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.302			0.327		
2. Legislative Obligations	0.051			0.058		
3. Accident Prevention	0.036			0.033		
4. TOTAL OVERHEAD EXPENSES	0.390			0.420		
a. *minus* Relief	(0.041)			(0.057)		
b. *plus* Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.349	0.349	22%	0.363	0.363	22%
C. UNFUNDED LIABILITY		0.551	34%		0.524	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.003)			(0.007)		
2. 2000 Accident Year	(0.009)			(0.005)		
3. 2001 Accident Year	0.053			N/A		
	0.040	0.040	2%	(0.013)	(0.013)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**1.61**	100%		**1.62**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 230: ALCOHOLIC BEVERAGES

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.497			0.592		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.092)			(0.122)		
b. *plus* Transfer Charge	0.104			0.131		
3. NET NEW CLAIMS COST	0.510	0.510	41%	0.602	0.602	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.273			0.299		
2. Legislative Obligations	0.047			0.054		
3. Accident Prevention	0.032			0.031		
4. TOTAL OVERHEAD EXPENSES	0.352			0.385		
a. *minus* Relief	(0.080)			(0.089)		
b. *plus* Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.272	0.272	22%	0.296	0.296	23%
C. UNFUNDED LIABILITY		0.422	34%		0.422	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.002)			(0.006)		
2. 2000 Accident Year	(0.007)			(0.004)		
3. 2001 Accident Year	0.041			N/A		
	0.031	0.031	3%	(0.010)	(0.010)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**1.24**	100%		**1.31**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 231: SOFT DRINKS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.026			1.105		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.254)			(0.250)		
b. *plus* Transfer Charge	0.214			0.245		
3. NET NEW CLAIMS COST	0.986	0.986	42%	1.100	1.100	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.362			0.392		
2. Legislative Obligations	0.062			0.071		
3. Accident Prevention	0.044			0.040		
4. TOTAL OVERHEAD EXPENSES	0.469			0.503		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.039			0.021		
5. NET OVERHEAD EXPENSES	0.508	0.508	21%	0.524	0.524	22%
C. UNFUNDED LIABILITY		0.816	34%		0.770	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.005)			(0.011)		
2. 2000 Accident Year	(0.014)			(0.008)		
3. 2001 Accident Year	0.078			N/A		
	0.059	0.059	2%	(0.020)	(0.020)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**2.37**	100%		**2.37**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 237: TIRES AND TUBES

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.478			1.676		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.259)			(0.278)		
b. *plus* Transfer Charge	0.308			0.372		
3. NET NEW CLAIMS COST	1.528	1.528	42%	1.770	1.770	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.464			0.516		
2. Legislative Obligations	0.080			0.095		
3. Accident Prevention	0.056			0.054		
4. TOTAL OVERHEAD EXPENSES	0.600			0.665		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.174			0.168		
5. NET OVERHEAD EXPENSES	0.774	0.774	21%	0.833	0.833	22%
C. UNFUNDED LIABILITY		1.264	35%		1.240	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.008)			(0.018)		
2. 2000 Accident Year	(0.022)			(0.013)		
3. 2001 Accident Year	0.121			N/A		
	0.091	0.091	2%	(0.032)	(0.032)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**3.66**	100%		**3.81**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 238: OTHER RUBBER PRODUCTS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.174			1.185		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.288)			(0.229)		
b. *plus* Transfer Charge	0.245			0.263		
3. NET NEW CLAIMS COST	1.131	1.131	42%	1.219	1.219	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.389			0.414		
2. Legislative Obligations	0.066			0.074		
3. Accident Prevention	0.047			0.043		
4. TOTAL OVERHEAD EXPENSES	0.504			0.532		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.075			0.048		
5. NET OVERHEAD EXPENSES	0.579	0.579	21%	0.580	0.580	22%
C. UNFUNDED LIABILITY		0.936	35%		0.854	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.005)			(0.012)		
2. 2000 Accident Year	(0.016)			(0.009)		
3. 2001 Accident Year	0.090			N/A		
	0.067	0.067	2%	(0.022)	(0.022)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**2.71**	100%		**2.63**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 258: FOAMED AND EXPANDED PLASTIC PRODUCTS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.845			0.929		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.117)			(0.130)		
b. *plus* Transfer Charge	0.176			0.206		
3. NET NEW CLAIMS COST	0.904	0.904	42%	1.006	1.006	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.347			0.374		
2. Legislative Obligations	0.059			0.067		
3. Accident Prevention	0.042			0.039		
4. TOTAL OVERHEAD EXPENSES	0.448			0.482		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.019			0.000		
5. NET OVERHEAD EXPENSES	0.467	0.467	22%	0.482	0.482	22%
C. UNFUNDED LIABILITY		0.748	34%		0.705	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.004)			(0.010)		
2. 2000 Accident Year	(0.013)			(0.007)		
3. 2001 Accident Year	0.072			N/A		
	0.054	0.054	2%	(0.018)	(0.018)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**2.17**	100%		**2.18**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 261: PLASTIC FILM AND SHEETING

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.717			0.784		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.112)			(0.142)		
b. *plus* Transfer Charge	0.149			0.174		
3. NET NEW CLAIMS COST	0.755	0.755	41%	0.816	0.816	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.319			0.339		
2. Legislative Obligations	0.054			0.061		
3. Accident Prevention	0.038			0.035		
4. TOTAL OVERHEAD EXPENSES	0.412			0.436		
a. *minus* Relief	(0.019)			(0.042)		
b. *plus* Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.393	0.393	22%	0.394	0.394	22%
C. UNFUNDED LIABILITY		0.625	34%		0.571	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.003)			(0.008)		
2. 2000 Accident Year	(0.011)			(0.006)		
3. 2001 Accident Year	0.060			N/A		
	0.045	0.045	2%	(0.014)	(0.014)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**1.82**	100%		**1.77**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 263: OTHER PLASTIC PRODUCTS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.269			1.499		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.213)			(0.247)		
b. *plus* Transfer Charge	0.265			0.332		
3. NET NEW CLAIMS COST	1.322	1.322	42%	1.584	1.584	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.425			0.482		
2. Legislative Obligations	0.073			0.088		
3. Accident Prevention	0.052			0.050		
4. TOTAL OVERHEAD EXPENSES	0.550			0.619		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.123			0.128		
5. NET OVERHEAD EXPENSES	0.673	0.673	21%	0.747	0.747	22%
C. UNFUNDED LIABILITY		1.094	35%		1.110	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.006)			(0.016)		
2. 2000 Accident Year	(0.019)			(0.012)		
3. 2001 Accident Year	0.105			N/A		
	0.079	0.079	2%	(0.028)	(0.028)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**3.17**	100%		**3.41**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 273: TANNERIES AND LEATHER PRODUCTS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.140			1.116		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.222)			(0.175)		
b. *plus* Transfer Charge	0.237			0.247		
3. NET NEW CLAIMS COST	1.156	1.156	42%	1.189	1.189	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.394			0.408		
2. Legislative Obligations	0.068			0.073		
3. Accident Prevention	0.048			0.042		
4. TOTAL OVERHEAD EXPENSES	0.511			0.525		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.081			0.041		
5. NET OVERHEAD EXPENSES	0.592	0.592	21%	0.566	0.566	22%
C. UNFUNDED LIABILITY		0.957	35%		0.833	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.006)			(0.012)		
2. 2000 Accident Year	(0.016)			(0.009)		
3. 2001 Accident Year	0.092			N/A		
	0.069	0.069	2%	(0.021)	(0.021)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**2.77**	100%		**2.57**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 289: CLOTH, CARPETS AND TEXTILE PRODUCTS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.523			1.680		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.259)			(0.247)		
b. *plus* Transfer Charge	0.317			0.372		
3. NET NEW CLAIMS COST	1.581	1.581	42%	1.805	1.805	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.474			0.523		
2. Legislative Obligations	0.083			0.096		
3. Accident Prevention	0.058			0.054		
4. TOTAL OVERHEAD EXPENSES	0.614			0.672		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.187			0.176		
5. NET OVERHEAD EXPENSES	0.801	0.801	21%	0.848	0.848	22%
C. UNFUNDED LIABILITY		1.309	35%		1.264	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.008)			(0.018)		
2. 2000 Accident Year	(0.023)			(0.014)		
3. 2001 Accident Year	0.126			N/A		
	0.094	0.094	2%	(0.032)	(0.032)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**3.79**	100%		**3.89**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 301: CLOTHING, FIBRE AND YARN

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.770			0.815		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.171)			(0.155)		
b. *plus* Transfer Charge	0.160			0.181		
3. NET NEW CLAIMS COST	0.760	0.760	42%	0.841	0.841	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.320			0.344		
2. Legislative Obligations	0.054			0.062		
3. Accident Prevention	0.038			0.035		
4. TOTAL OVERHEAD EXPENSES	0.414			0.441		
a. *minus* Relief	(0.018)			(0.036)		
b. *plus* Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.396	0.396	22%	0.405	0.405	22%
C. UNFUNDED LIABILITY		0.629	34%		0.589	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.003)			(0.008)		
2. 2000 Accident Year	(0.011)			(0.006)		
3. 2001 Accident Year	0.061			N/A		
	0.045	0.045	2%	(0.015)	(0.015)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**1.83**	100%		**1.82**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 308: MILLWORK AND OTHER WOOD INDUSTRIES

(CLASS D. MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	2.262			2.488		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.394)			(0.368)		
b. *plus* Transfer Charge	0.471			0.551		
3. NET NEW CLAIMS COST	2.340	2.340	43%	2.672	2.672	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.616			0.683		
2. Legislative Obligations	0.106			0.124		
3. Accident Prevention	0.076			0.071		
4. TOTAL OVERHEAD EXPENSES	0.799			0.879		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.229			0.368		
5. NET OVERHEAD EXPENSES	1.028	1.028	19%	1.247	1.247	22%
C. UNFUNDED LIABILITY		1.937	36%		1.872	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.012)			(0.027)		
2. 2000 Accident Year	(0.034)			(0.020)		
3. 2001 Accident Year	0.186			N/A		
	0.139	0.139	3%	(0.048)	(0.048)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**5.44**	100%		**5.74**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 311: WOODEN CABINETS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.829			2.068		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.213)			(0.271)		
b. *plus* Transfer Charge	0.381			0.458		
3. NET NEW CLAIMS COST	1.998	1.998	43%	2.255	2.255	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.552			0.606		
2. Legislative Obligations	0.097			0.111		
3. Accident Prevention	0.068			0.063		
4. TOTAL OVERHEAD EXPENSES	0.716			0.781		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.210			0.275		
5. NET OVERHEAD EXPENSES	0.926	0.926	20%	1.056	1.056	22%
C. UNFUNDED LIABILITY		1.653	35%		1.579	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.010)			(0.023)		
2. 2000 Accident Year	(0.029)			(0.017)		
3. 2001 Accident Year	0.159			N/A		
	0.119	0.119	3%	(0.041)	(0.041)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**4.70**	100%		**4.85**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 312: WOODEN BOXES AND PALLETS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	3.055			3.392		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.256)			(0.388)		
b. *plus* Transfer Charge	0.637			0.752		
3. NET NEW CLAIMS COST	3.437	3.437	44%	3.756	3.756	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.822			0.884		
2. Legislative Obligations	0.142			0.161		
3. Accident Prevention	0.102			0.093		
4. TOTAL OVERHEAD EXPENSES	1.066			1.139		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.290			0.607		
5. NET OVERHEAD EXPENSES	1.356	1.356	17%	1.746	1.746	22%
C. UNFUNDED LIABILITY		2.644	36%		2.630	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.018)			(0.039)		
2. 2000 Accident Year	(0.050)			(0.029)		
3. 2001 Accident Year	0.272			N/A		
	0.204	0.204	3%	(0.068)	(0.068)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		7.84	100%		8.06	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 322: UPHOLSTERED FURNITURE

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.183			1.311		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.261)			(0.274)		
b. *plus* Transfer Charge	0.247			0.290		
3. NET NEW CLAIMS COST	1.169	1.169	42%	1.327	1.327	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.397			0.434		
2. Legislative Obligations	0.068			0.079		
3. Accident Prevention	0.048			0.045		
4. TOTAL OVERHEAD EXPENSES	0.512			0.558		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.085			0.071		
5. NET OVERHEAD EXPENSES	0.597	0.597	21%	0.629	0.629	22%
C. UNFUNDED LIABILITY		0.967	35%		0.930	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.006)			(0.013)		
2. 2000 Accident Year	(0.017)			(0.010)		
3. 2001 Accident Year	0.093			N/A		
	0.070	0.070	3%	(0.024)	(0.024)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**2.80**	100%		**2.86**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 323: METAL FURNITURE

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.908			1.096		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.134)			(0.171)		
b. *plus* Transfer Charge	0.189			0.243		
3. NET NEW CLAIMS COST	0.964	0.964	42%	1.168	1.168	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.358			0.404		
2. Legislative Obligations	0.060			0.073		
3. Accident Prevention	0.043			0.042		
4. TOTAL OVERHEAD EXPENSES	0.463			0.520		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.033			0.036		
5. NET OVERHEAD EXPENSES	0.496	0.496	21%	0.556	0.556	22%
C. UNFUNDED LIABILITY		0.798	34%		0.818	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.005)			(0.012)		
2. 2000 Accident Year	(0.014)			(0.009)		
3. 2001 Accident Year	0.077			N/A		
	0.058	0.058	3%	(0.021)	(0.021)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.32	100%		2.52	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 325: WOODEN AND OTHER NON-METAL FURNITURE

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.650			1.918		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.270)			(0.311)		
b. *plus* Transfer Charge	0.344			0.425		
3. NET NEW CLAIMS COST	1.725	1.725	42%	2.033	2.033	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.501			0.565		
2. Legislative Obligations	0.086			0.102		
3. Accident Prevention	0.061			0.059		
4. TOTAL OVERHEAD EXPENSES	0.649			0.728		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.195			0.226		
5. NET OVERHEAD EXPENSES	0.844	0.844	21%	0.954	0.954	22%
C. UNFUNDED LIABILITY		1.428	35%		1.424	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.009)			(0.021)		
2. 2000 Accident Year	(0.025)			(0.015)		
3. 2001 Accident Year	0.137			N/A		
	0.103	0.103	3%	(0.037)	(0.037)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**4.10**	100%		**4.37**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 328: FURNITURE PARTS AND FIXTURES

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.384			1.596		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.195)			(0.255)		
b. *plus* Transfer Charge	0.288			0.354		
3. NET NEW CLAIMS COST	1.478	1.478	42%	1.695	1.695	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.455			0.502		
2. Legislative Obligations	0.079			0.092		
3. Accident Prevention	0.055			0.052		
4. TOTAL OVERHEAD EXPENSES	0.589			0.645		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.161			0.153		
5. NET OVERHEAD EXPENSES	0.750	0.750	21%	0.798	0.798	22%
C. UNFUNDED LIABILITY		1.223	35%		1.188	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.007)			(0.017)		
2. 2000 Accident Year	(0.021)			(0.013)		
3. 2001 Accident Year	0.117			N/A		
	0.088	0.088	2%	(0.030)	(0.030)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**3.54**	100%		**3.65**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 333: PRINTING, PLATEMAKING AND BINDING

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.599			0.672		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.123)			(0.127)		
b. *plus* Transfer Charge	0.125			0.149		
3. NET NEW CLAIMS COST	0.602	0.602	42%	0.695	0.695	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.290			0.317		
2. Legislative Obligations	0.049			0.056		
3. Accident Prevention	0.034			0.032		
4. TOTAL OVERHEAD EXPENSES	0.374			0.406		
a. *minus* Relief	(0.057)			(0.068)		
b. *plus* Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.317	0.317	22%	0.338	0.338	22%
C. UNFUNDED LIABILITY		0.498	34%		0.487	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.003)			(0.007)		
2. 2000 Accident Year	(0.008)			(0.005)		
3. 2001 Accident Year	0.048			N/A		
	0.036	0.036	2%	(0.012)	(0.012)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**1.45**	100%		**1.51**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 335: PUBLISHING

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.256			0.272		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.066)			(0.061)		
b. *plus* Transfer Charge	0.053			0.060		
3. NET NEW CLAIMS COST	0.244	0.244	41%	0.272	0.272	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.223			0.238		
2. Legislative Obligations	0.037			0.043		
3. Accident Prevention	0.026			0.024		
4. TOTAL OVERHEAD EXPENSES	0.288			0.306		
a. *minus* Relief	(0.147)			(0.162)		
b. *plus* Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.141	0.141	24%	0.144	0.144	24%
C. UNFUNDED LIABILITY		0.202	34%		0.191	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.001)			(0.002)		
2. 2000 Accident Year	(0.003)			(0.002)		
3. 2001 Accident Year	0.020			N/A		
	0.015	0.015	3%	(0.004)	(0.004)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**0.60**	100%		**0.60**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 338: FOLDING CARTONS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.702			0.769		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.114)			(0.145)		
b. *plus* Transfer Charge	0.146			0.170		
3. NET NEW CLAIMS COST	0.734	0.734	41%	0.795	0.795	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.315			0.335		
2. Legislative Obligations	0.054			0.060		
3. Accident Prevention	0.038			0.034		
4. TOTAL OVERHEAD EXPENSES	0.407			0.430		
a. *minus* Relief	(0.024)			(0.046)		
b. *plus* Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.383	0.383	22%	0.384	0.384	22%
C. UNFUNDED LIABILITY		0.608	34%		0.557	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.003)			(0.008)		
2. 2000 Accident Year	(0.010)			(0.006)		
3. 2001 Accident Year	0.059			N/A		
	0.044	0.044	2%	(0.014)	(0.014)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**1.77**	100%		**1.72**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 341: PAPER PRODUCTS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.933			0.985		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.167)			(0.177)		
b. *plus* Transfer Charge	0.194			0.218		
3. NET NEW CLAIMS COST	0.961	0.961	42%	1.026	1.026	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.358			0.378		
2. Legislative Obligations	0.060			0.067		
3. Accident Prevention	0.043			0.039		
4. TOTAL OVERHEAD EXPENSES	0.463			0.486		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.032			0.005		
5. NET OVERHEAD EXPENSES	0.495	0.495	21%	0.491	0.491	22%
C. UNFUNDED LIABILITY		0.795	34%		0.719	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.005)			(0.010)		
2. 2000 Accident Year	(0.014)			(0.008)		
3. 2001 Accident Year	0.076			N/A		
	0.057	0.057	2%	(0.018)	(0.018)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**2.31**	100%		**2.22**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 352: STEEL AND OTHER SMELTING AND REFINING INDUSTRIES

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.859			0.930		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.187)			(0.203)		
b. *plus* Transfer Charge	0.179			0.206		
3. NET NEW CLAIMS COST	0.852	0.852	42%	0.934	0.934	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.337			0.361		
2. Legislative Obligations	0.057			0.065		
3. Accident Prevention	0.040			0.037		
4. TOTAL OVERHEAD EXPENSES	0.434			0.464		
a. *minus* Relief	0.000			(0.016)		
b. *plus* Transfer Charge	0.006			0.000		
5. NET OVERHEAD EXPENSES	0.440	0.440	21%	0.448	0.448	22%
C. UNFUNDED LIABILITY		0.705	34%		0.654	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.004)			(0.009)		
2. 2000 Accident Year	(0.012)			(0.007)		
3. 2001 Accident Year	0.068			N/A		
	0.051	0.051	2%	(0.017)	(0.017)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**2.05**	100%		**2.02**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 358: FOUNDRIES

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.750			2.064		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.386)			(0.397)		
b. *plus* Transfer Charge	0.365			0.457		
3. NET NEW CLAIMS COST	1.729	1.729	42%	2.125	2.125	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.502			0.582		
2. Legislative Obligations	0.086			0.106		
3. Accident Prevention	0.061			0.061		
4. TOTAL OVERHEAD EXPENSES	0.650			0.749		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.195			0.247		
5. NET OVERHEAD EXPENSES	0.845	0.845	21%	0.996	0.996	22%
C. UNFUNDED LIABILITY		1.431	35%		1.488	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.009)			(0.022)		
2. 2000 Accident Year	(0.025)			(0.016)		
3. 2001 Accident Year	0.137			N/A		
	0.103	0.103	3%	(0.038)	(0.038)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**4.11**	100%		**4.57**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 361: NON-FERROUS METAL INDUSTRIES

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.015			1.109		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.147)			(0.181)		
b. *plus* Transfer Charge	0.212			0.246		
3. NET NEW CLAIMS COST	1.080	1.080	42%	1.175	1.175	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.380			0.406		
2. Legislative Obligations	0.064			0.073		
3. Accident Prevention	0.046			0.042		
4. TOTAL OVERHEAD EXPENSES	0.492			0.522		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.062			0.037		
5. NET OVERHEAD EXPENSES	0.554	0.554	21%	0.559	0.559	22%
C. UNFUNDED LIABILITY		0.894	35%		0.823	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.005)			(0.012)		
2. 2000 Accident Year	(0.015)			(0.009)		
3. 2001 Accident Year	0.086			N/A		
	0.064	0.064	2%	(0.021)	(0.021)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**2.59**	100%		**2.54**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 370: METAL TANKS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.874			1.981		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.243)			(0.355)		
b. *plus* Transfer Charge	0.391			0.439		
3. NET NEW CLAIMS COST	2.022	2.022	43%	2.065	2.065	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.557			0.571		
2. Legislative Obligations	0.097			0.104		
3. Accident Prevention	0.068			0.059		
4. TOTAL OVERHEAD EXPENSES	0.721			0.734		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.212			0.234		
5. NET OVERHEAD EXPENSES	0.933	0.933	20%	0.968	0.968	22%
C. UNFUNDED LIABILITY		1.673	35%		1.447	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.010)			(0.021)		
2. 2000 Accident Year	(0.029)			(0.016)		
3. 2001 Accident Year	0.160			N/A		
	0.120	0.120	3%	(0.037)	(0.037)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**4.75**	100%		**4.44**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 374: DOORS AND WINDOWS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.469			1.630		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.242)			(0.286)		
b. *plus* Transfer Charge	0.306			0.361		
3. NET NEW CLAIMS COST	1.533	1.533	42%	1.707	1.707	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.465			0.504		
2. Legislative Obligations	0.080			0.092		
3. Accident Prevention	0.057			0.052		
4. TOTAL OVERHEAD EXPENSES	0.603			0.648		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.175			0.155		
5. NET OVERHEAD EXPENSES	0.778	0.778	21%	0.803	0.803	22%
C. UNFUNDED LIABILITY		1.269	35%		1.195	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.008)			(0.017)		
2. 2000 Accident Year	(0.022)			(0.013)		
3. 2001 Accident Year	0.122			N/A		
	0.091	0.091	2%	(0.031)	(0.031)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		3.67	100%		3.67	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 375: STRUCTURAL AND ARCHITECTURAL PRODUCTS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.694			1.948		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.325)			(0.382)		
b. *plus* Transfer Charge	0.353			0.432		
3. NET NEW CLAIMS COST	1.722	1.722	42%	1.998	1.998	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.500			0.558		
2. Legislative Obligations	0.086			0.101		
3. Accident Prevention	0.061			0.058		
4. TOTAL OVERHEAD EXPENSES	0.648			0.718		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.195			0.219		
5. NET OVERHEAD EXPENSES	0.843	0.843	21%	0.937	0.937	22%
C. UNFUNDED LIABILITY		1.425	35%		1.399	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.009)			(0.020)		
2. 2000 Accident Year	(0.025)			(0.015)		
3. 2001 Accident Year	0.137			N/A		
	0.102	0.102	2%	(0.036)	(0.036)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**4.09**	100%		**4.30**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 377: COATING OF METAL PRODUCTS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.629			1.739		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.306)			(0.297)		
b. *plus* Transfer Charge	0.339			0.385		
3. NET NEW CLAIMS COST	1.663	1.663	42%	1.828	1.828	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.489			0.527		
2. Legislative Obligations	0.084			0.096		
3. Accident Prevention	0.060			0.055		
4. TOTAL OVERHEAD EXPENSES	0.634			0.679		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.192			0.181		
5. NET OVERHEAD EXPENSES	0.826	0.826	21%	0.860	0.860	22%
C. UNFUNDED LIABILITY		1.376	35%		1.280	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.008)			(0.018)		
2. 2000 Accident Year	(0.024)			(0.014)		
3. 2001 Accident Year	0.132			N/A		
	0.099	0.099	3%	(0.033)	(0.033)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**3.96**	100%		**3.94**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 379: HARDWARE, TOOLS AND CUTLERY

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.933			1.187		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.170)			(0.398)		
b. *plus* Transfer Charge	0.194			0.263		
3. NET NEW CLAIMS COST	0.958	0.958	42%	1.053	1.053	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.357			0.383		
2. Legislative Obligations	0.060			0.069		
3. Accident Prevention	0.043			0.039		
4. TOTAL OVERHEAD EXPENSES	0.461			0.493		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.032			0.010		
5. NET OVERHEAD EXPENSES	0.493	0.493	21%	0.503	0.503	22%
C. UNFUNDED LIABILITY		0.793	34%		0.738	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.005)			(0.010)		
2. 2000 Accident Year	(0.014)			(0.008)		
3. 2001 Accident Year	0.076			N/A		
	0.057	0.057	2%	(0.019)	(0.019)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**2.30**	100%		**2.28**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 382: METAL DIES, MOULDS AND PATTERNS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.654			0.721		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.110)			(0.127)		
b. *plus* Transfer Charge	0.136			0.160		
3. NET NEW CLAIMS COST	0.680	0.680	41%	0.754	0.754	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.305			0.328		
2. Legislative Obligations	0.052			0.058		
3. Accident Prevention	0.036			0.034		
4. TOTAL OVERHEAD EXPENSES	0.393			0.421		
a. *minus* Relief	(0.037)			(0.055)		
b. *plus* Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.356	0.356	22%	0.366	0.366	22%
C. UNFUNDED LIABILITY		0.563	34%		0.529	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.003)			(0.007)		
2. 2000 Accident Year	(0.009)			(0.005)		
3. 2001 Accident Year	0.054			N/A		
	0.041	0.041	3%	(0.013)	(0.013)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**1.64**	100%		**1.64**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 383: HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.930			1.019		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.175)			(0.187)		
b. *plus* Transfer Charge	0.194			0.226		
3. NET NEW CLAIMS COST	0.950	0.950	42%	1.058	1.058	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.356			0.384		
2. Legislative Obligations	0.060			0.069		
3. Accident Prevention	0.043			0.040		
4. TOTAL OVERHEAD EXPENSES	0.460			0.495		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.030			0.011		
5. NET OVERHEAD EXPENSES	0.490	0.490	21%	0.506	0.506	22%
C. UNFUNDED LIABILITY		0.786	34%		0.741	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.004)			(0.010)		
2. 2000 Accident Year	(0.013)			(0.008)		
3. 2001 Accident Year	0.076			N/A		
	0.057	0.057	3%	(0.019)	(0.019)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**2.28**	100%		**2.29**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 385: MACHINE SHOPS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.972			1.072		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.179)			(0.198)		
b. *plus* Transfer Charge	0.203			0.238		
3. NET NEW CLAIMS COST	0.996	0.996	42%	1.112	1.112	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.364			0.394		
2. Legislative Obligations	0.063			0.071		
3. Accident Prevention	0.044			0.041		
4. TOTAL OVERHEAD EXPENSES	0.470			0.508		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.042			0.023		
5. NET OVERHEAD EXPENSES	0.512	0.512	21%	0.531	0.531	22%
C. UNFUNDED LIABILITY		0.824	34%		0.779	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.005)			(0.011)		
2. 2000 Accident Year	(0.014)			(0.008)		
3. 2001 Accident Year	0.079			N/A		
	0.059	0.059	2%	(0.020)	(0.020)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**2.39**	100%		**2.40**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 387: OTHER METAL FABRICATING INDUSTRIES

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.354			1.479		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.280)			(0.293)		
b. *plus* Transfer Charge	0.282			0.328		
3. NET NEW CLAIMS COST	1.356	1.356	42%	1.514	1.514	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.432			0.469		
2. Legislative Obligations	0.074			0.086		
3. Accident Prevention	0.052			0.049		
4. TOTAL OVERHEAD EXPENSES	0.558			0.603		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.132			0.112		
5. NET OVERHEAD EXPENSES	0.690	0.690	21%	0.715	0.715	22%
C. UNFUNDED LIABILITY		1.123	35%		1.060	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.007)			(0.015)		
2. 2000 Accident Year	(0.019)			(0.011)		
3. 2001 Accident Year	0.108			N/A		
	0.081	0.081	2%	(0.027)	(0.027)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**3.25**	100%		**3.26**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 389: METAL CLOSURES AND CONTAINERS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.115			1.310		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.230)			(0.267)		
b. *plus* Transfer Charge	0.232			0.290		
3. NET NEW CLAIMS COST	1.118	1.118	42%	1.334	1.334	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.387			0.435		
2. Legislative Obligations	0.066			0.079		
3. Accident Prevention	0.047			0.045		
4. TOTAL OVERHEAD EXPENSES	0.501			0.560		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.072			0.072		
5. NET OVERHEAD EXPENSES	0.573	0.573	21%	0.632	0.632	22%
C. UNFUNDED LIABILITY		0.925	35%		0.934	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.005)			(0.013)		
2. 2000 Accident Year	(0.016)			(0.010)		
3. 2001 Accident Year	0.089			N/A		
	0.067	0.067	3%	(0.024)	(0.024)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**2.68**	100%		**2.88**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 390: OTHER STAMPED AND PRESSED METAL PRODUCTS *

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.086			1.185		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.237)			(0.231)		
b. *plus* Transfer Charge	0.226			0.263		
3. NET NEW CLAIMS COST	1.075	1.075	42%	1.218	1.218	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.379			0.414		
2. Legislative Obligations	0.064			0.074		
3. Accident Prevention	0.046			0.043		
4. TOTAL OVERHEAD EXPENSES	0.491			0.532		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.061			0.047		
5. NET OVERHEAD EXPENSES	0.552	0.552	21%	0.579	0.579	22%
C. UNFUNDED LIABILITY		0.890	34%		0.853	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.005)			(0.012)		
2. 2000 Accident Year	(0.015)			(0.009)		
3. 2001 Accident Year	0.086			N/A		
	0.064	0.064	2%	(0.022)	(0.022)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**2.58**	100%		**2.63**	100%

* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2004 premium rate.

2004 PREMIUM RATE COMPONENTS

RATE GROUP 393: WIRE PRODUCTS

(CLASS D. MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.059			1.113		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.222)			(0.217)		
b. *plus* Transfer Charge	0.221			0.247		
3. NET NEW CLAIMS COST	1.059	1.059	42%	1.143	1.143	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.376			0.400		
2. Legislative Obligations	0.064			0.072		
3. Accident Prevention	0.045			0.041		
4. TOTAL OVERHEAD EXPENSES	0.486			0.513		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.057			0.031		
5. NET OVERHEAD EXPENSES	0.543	0.543	21%	0.544	0.544	22%
C. UNFUNDED LIABILITY		0.876	34%		0.801	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.005)			(0.011)		
2. 2000 Accident Year	(0.015)			(0.008)		
3. 2001 Accident Year	0.084			N/A		
	0.063	0.063	2%	(0.020)	(0.020)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**2.54**	100%		**2.47**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 402: MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.840			0.901		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.181)			(0.171)		
b. *plus* Transfer Charge	0.175			0.200		
3. NET NEW CLAIMS COST	0.834	0.834	41%	0.929	0.929	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.334			0.360		
2. Legislative Obligations	0.056			0.065		
3. Accident Prevention	0.040			0.037		
4. TOTAL OVERHEAD EXPENSES	0.431			0.463		
a. *minus* Relief	0.000			(0.017)		
b. *plus* Transfer Charge	0.001			0.000		
5. NET OVERHEAD EXPENSES	0.432	0.432	21%	0.446	0.446	22%
C. UNFUNDED LIABILITY		0.690	34%		0.651	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.004)			(0.009)		
2. 2000 Accident Year	(0.012)			(0.007)		
3. 2001 Accident Year	0.066			N/A		
	0.050	0.050	2%	(0.016)	(0.016)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**2.01**	100%		**2.01**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 403: OTHER MACHINERY AND EQUIPMENT

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.615			0.703		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.126)			(0.136)		
b. *plus* Transfer Charge	0.128			0.156		
3. NET NEW CLAIMS COST	0.617	0.617	41%	0.723	0.723	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.293			0.322		
2. Legislative Obligations	0.050			0.058		
3. Accident Prevention	0.035			0.033		
4. TOTAL OVERHEAD EXPENSES	0.378			0.413		
a. *minus* Relief	(0.053)			(0.062)		
b. *plus* Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.325	0.325	22%	0.351	0.351	22%
C. UNFUNDED LIABILITY		0.511	34%		0.506	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.003)			(0.007)		
2. 2000 Accident Year	(0.009)			(0.005)		
3. 2001 Accident Year	0.049			N/A		
	0.037	0.037	2%	(0.013)	(0.013)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**1.49**	100%		**1.57**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 406: ELEVATORS AND ESCALATORS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.205			1.376		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.332)			(0.319)		
b. *plus* Transfer Charge	0.251			0.305		
3. NET NEW CLAIMS COST	1.125	1.125	42%	1.362	1.362	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.388			0.440		
2. Legislative Obligations	0.066			0.080		
3. Accident Prevention	0.047			0.046		
4. TOTAL OVERHEAD EXPENSES	0.502			0.567		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.074			0.079		
5. NET OVERHEAD EXPENSES	0.576	0.576	21%	0.646	0.646	22%
C. UNFUNDED LIABILITY		0.931	34%		0.954	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.005)			(0.014)		
2. 2000 Accident Year	(0.016)			(0.010)		
3. 2001 Accident Year	0.089			N/A		
	0.067	0.067	2%	(0.024)	(0.024)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**2.70**	100%		**2.94**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 408: BOILERS, PUMPS AND FANS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.935			1.018		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.246)			(0.216)		
b. *plus* Transfer Charge	0.195			0.226		
3. NET NEW CLAIMS COST	0.885	0.885	42%	1.029	1.029	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.343			0.379		
2. Legislative Obligations	0.059			0.067		
3. Accident Prevention	0.041			0.039		
4. TOTAL OVERHEAD EXPENSES	0.443			0.487		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.014			0.005		
5. NET OVERHEAD EXPENSES	0.457	0.457	21%	0.492	0.492	22%
C. UNFUNDED LIABILITY		0.732	34%		0.721	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.004)			(0.010)		
2. 2000 Accident Year	(0.012)			(0.008)		
3. 2001 Accident Year	0.070			N/A		
	0.053	0.053	2%	(0.018)	(0.018)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**2.13**	100%		**2.22**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 411: AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.351			1.527		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.341)			(0.342)		
b. *plus* Transfer Charge	0.282			0.338		
3. NET NEW CLAIMS COST	1.292	1.292	42%	1.524	1.524	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.420			0.470		
2. Legislative Obligations	0.072			0.086		
3. Accident Prevention	0.051			0.049		
4. TOTAL OVERHEAD EXPENSES	0.543			0.605		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.116			0.115		
5. NET OVERHEAD EXPENSES	0.659	0.659	21%	0.720	0.720	22%
C. UNFUNDED LIABILITY		1.070	35%		1.068	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.006)			(0.015)		
2. 2000 Accident Year	(0.018)			(0.011)		
3. 2001 Accident Year	0.103			N/A		
	0.077	0.077	2%	(0.027)	(0.027)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**3.10**	100%		**3.29**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 417: AIRCRAFT MANUFACTURING

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.469			0.487		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.128)			(0.132)		
b. *plus* Transfer Charge	0.098			0.108		
3. NET NEW CLAIMS COST	0.439	0.439	41%	0.463	0.463	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.260			0.274		
2. Legislative Obligations	0.045			0.050		
3. Accident Prevention	0.031			0.028		
4. TOTAL OVERHEAD EXPENSES	0.336			0.352		
a. *minus* Relief	(0.098)			(0.120)		
b. *plus* Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.238	0.238	22%	0.232	0.232	23%
C. UNFUNDED LIABILITY		0.364	34%		0.325	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.002)			(0.004)		
2. 2000 Accident Year	(0.006)			(0.003)		
3. 2001 Accident Year	0.035			N/A		
	0.026	0.026	2%	(0.008)	(0.008)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**1.07**	100%		**1.01**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 419: MOTOR VEHICLE ASSEMBLY *

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.086			1.185		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.237)			(0.231)		
b. *plus* Transfer Charge	0.226			0.263		
3. NET NEW CLAIMS COST	1.075	1.075	42%	1.218	1.218	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.379			0.414		
2. Legislative Obligations	0.064			0.074		
3. Accident Prevention	0.046			0.043		
4. TOTAL OVERHEAD EXPENSES	0.491			0.532		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.061			0.047		
5. NET OVERHEAD EXPENSES	0.552	0.552	21%	0.579	0.579	22%
C. UNFUNDED LIABILITY		0.890	34%		0.853	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.005)			(0.012)		
2. 2000 Accident Year	(0.015)			(0.009)		
3. 2001 Accident Year	0.086			N/A		
	0.064	0.064	2%	(0.022)	(0.022)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**2.58**	100%		**2.63**	100%

* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2004 premium rate.

2004 PREMIUM RATE COMPONENTS

RATE GROUP 420: MOTOR VEHICLE ENGINE MANUFACTURING

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.652			0.679		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.177)			(0.152)		
b. *plus* Transfer Charge	0.136			0.150		
3. NET NEW CLAIMS COST	0.610	0.610	41%	0.678	0.678	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.292			0.314		
2. Legislative Obligations	0.050			0.056		
3. Accident Prevention	0.035			0.032		
4. TOTAL OVERHEAD EXPENSES	0.377			0.403		
a. *minus* Relief	(0.055)			(0.072)		
b. *plus* Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.322	0.322	22%	0.331	0.331	23%
C. UNFUNDED LIABILITY		0.505	34%		0.475	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.003)			(0.007)		
2. 2000 Accident Year	(0.008)			(0.005)		
3. 2001 Accident Year	0.049			N/A		
	0.037	0.037	3%	(0.012)	(0.012)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**1.47**	100%		**1.47**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 421: OTHER MOTOR VEHICLE PARTS AND EQUIPMENT *

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.086			1.185		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.237)			(0.231)		
b. *plus* Transfer Charge	0.226			0.263		
3. NET NEW CLAIMS COST	1.075	1.075	42%	1.218	1.218	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.379			0.414		
2. Legislative Obligations	0.064			0.074		
3. Accident Prevention	0.046			0.043		
4. TOTAL OVERHEAD EXPENSES	0.491			0.532		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.061			0.047		
5. NET OVERHEAD EXPENSES	0.552	0.552	21%	0.579	0.579	22%
C. UNFUNDED LIABILITY		0.890	34%		0.853	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.005)			(0.012)		
2. 2000 Accident Year	(0.015)			(0.009)		
3. 2001 Accident Year	0.086			N/A		
	0.064	0.064	2%	(0.022)	(0.022)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**2.58**	100%		**2.63**	100%

* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2004 premium rate.

2004 PREMIUM RATE COMPONENTS

RATE GROUP 424: MOTOR VEHICLE STAMPINGS *

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.086			1.185		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.237)			(0.231)		
b. *plus* Transfer Charge	0.226			0.263		
3. NET NEW CLAIMS COST	1.075	1.075	42%	1.218	1.218	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.379			0.414		
2. Legislative Obligations	0.064			0.074		
3. Accident Prevention	0.046			0.043		
4. TOTAL OVERHEAD EXPENSES	0.491			0.532		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.061			0.047		
5. NET OVERHEAD EXPENSES	0.552	0.552	21%	0.579	0.579	22%
C. UNFUNDED LIABILITY		0.890	34%		0.853	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.005)			(0.012)		
2. 2000 Accident Year	(0.015)			(0.009)		
3. 2001 Accident Year	0.086			N/A		
	0.064	0.064	2%	(0.022)	(0.022)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**2.58**	100%		**2.63**	100%

* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2004 premium rate.

2004 PREMIUM RATE COMPONENTS

RATE GROUP 425: MOTOR VEHICLE WHEELS AND BRAKES *

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.086			1.185		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.237)			(0.231)		
b. *plus* Transfer Charge	0.226			0.263		
3. NET NEW CLAIMS COST	1.075	1.075	42%	1.218	1.218	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.379			0.414		
2. Legislative Obligations	0.064			0.074		
3. Accident Prevention	0.046			0.043		
4. TOTAL OVERHEAD EXPENSES	0.491			0.532		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.061			0.047		
5. NET OVERHEAD EXPENSES	0.552	0.552	21%	0.579	0.579	22%
C. UNFUNDED LIABILITY		0.890	34%		0.853	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.005)			(0.012)		
2. 2000 Accident Year	(0.015)			(0.009)		
3. 2001 Accident Year	0.086			N/A		
	0.064	0.064	2%	(0.022)	(0.022)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**2.58**	100%		**2.63**	100%

* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2004 premium rate.

2004 PREMIUM RATE COMPONENTS

RATE GROUP 428: MOTOR VEHICLE FABRIC ACCESSORIES

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.941			1.110		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.182)			(0.201)		
b. *plus* Transfer Charge	0.196			0.246		
3. NET NEW CLAIMS COST	0.955	0.955	42%	1.156	1.156	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.356			0.402		
2. Legislative Obligations	0.060			0.073		
3. Accident Prevention	0.043			0.041		
4. TOTAL OVERHEAD EXPENSES	0.461			0.517		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.031			0.033		
5. NET OVERHEAD EXPENSES	0.492	0.492	21%	0.550	0.550	22%
C. UNFUNDED LIABILITY		0.790	34%		0.810	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.005)			(0.012)		
2. 2000 Accident Year	(0.014)			(0.009)		
3. 2001 Accident Year	0.076			N/A		
	0.057	0.057	2%	(0.021)	(0.021)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**2.29**	100%		**2.50**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 432: TRUCKS, BUSES AND TRAILERS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.491			1.492		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.409)			(0.348)		
b. *pius* Transfer Charge	0.311			0.331		
3. NET NEW CLAIMS COST	1.394	1.394	42%	1.475	1.475	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.439			0.461		
2. Legislative Obligations	0.075			0.086		
3. Accident Prevention	0.053			0.048		
4. TOTAL OVERHEAD EXPENSES	0.567			0.594		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.141			0.103		
5. NET OVERHEAD EXPENSES	0.708	0.708	21%	0.697	0.697	22%
C. UNFUNDED LIABILITY		1.153	35%		1.033	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.007)			(0.015)		
2. 2000 Accident Year	(0.020)			(0.011)		
3. 2001 Accident Year	0.111			N/A		
	0.083	0.083	2%	(0.026)	(0.026)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**3.34**	100%		**3.18**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 442: RAILROAD ROLLING STOCK

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.973			1.183		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.218)			(0.289)		
b. *plus* Transfer Charge	0.203			0.262		
3. NET NEW CLAIMS COST	0.958	0.958	42%	1.156	1.156	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.357			0.402		
2. Legislative Obligations	0.060			0.073		
3. Accident Prevention	0.043			0.042		
4. TOTAL OVERHEAD EXPENSES	0.461			0.518		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.032			0.033		
5. NET OVERHEAD EXPENSES	0.493	0.493	21%	0.551	0.551	22%
C. UNFUNDED LIABILITY		0.793	34%		0.810	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.005)			(0.012)		
2. 2000 Accident Year	(0.014)			(0.009)		
3. 2001 Accident Year	0.076			N/A		
	0.057	0.057	2%	(0.021)	(0.021)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**2.30**	100%		**2.50**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 460: LIGHTING AND SMALL ELECTRICAL APPLIANCES

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.827			0.901		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.107)			(0.160)		
b. *plus* Transfer Charge	0.172			0.200		
3. NET NEW CLAIMS COST	0.893	0.893	42%	0.941	0.941	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.345			0.362		
2. Legislative Obligations	0.059			0.065		
3. Accident Prevention	0.041			0.037		
4. TOTAL OVERHEAD EXPENSES	0.446			0.465		
a. *minus* Relief	0.000			(0.014)		
b. *plus* Transfer Charge	0.015			0.000		
5. NET OVERHEAD EXPENSES	0.461	0.461	21%	0.451	0.451	22%
C. UNFUNDED LIABILITY		0.739	34%		0.659	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.004)			(0.009)		
2. 2000 Accident Year	(0.013)			(0.007)		
3. 2001 Accident Year	0.071			N/A		
	0.053	0.053	2%	(0.017)	(0.017)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**2.16**	100%		**2.03**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 466: COMMUNICATION AND ENERGY WIRE PRODUCTS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.847			0.974		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.155)			(0.181)		
b. *plus* Transfer Charge	0.176			0.216		
3. NET NEW CLAIMS COST	0.868	0.868	42%	1.010	1.010	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.340			0.375		
2. Legislative Obligations	0.058			0.067		
3. Accident Prevention	0.041			0.039		
4. TOTAL OVERHEAD EXPENSES	0.440			0.483		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.009			0.001		
5. NET OVERHEAD EXPENSES	0.449	0.449	21%	0.484	0.484	22%
C. UNFUNDED LIABILITY		0.719	34%		0.707	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.004)			(0.010)		
2. 2000 Accident Year	(0.012)			(0.007)		
3. 2001 Accident Year	0.069			N/A		
	0.052	0.052	2%	(0.018)	(0.018)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**2.09**	100%		**2.18**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 468: ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.114			0.122		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.022)			(0.020)		
b. *plus* Transfer Charge	0.024			0.027		
3. NET NEW CLAIMS COST	0.116	0.116	39%	0.129	0.129	43%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.199			0.212		
2. Legislative Obligations	0.033			0.038		
3. Accident Prevention	0.023			0.021		
4. TOTAL OVERHEAD EXPENSES	0.257			0.271		
a. *minus* Relief	(0.179)			(0.193)		
b. *plus* Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.078	0.078	26%	0.078	0.078	26%
C. UNFUNDED LIABILITY		0.096	32%		0.091	30%
D. (GAIN)/LOSS						
1. 1999 Accident Year	0.000			(0.001)		
2. 2000 Accident Year	(0.001)			(0.001)		
3. 2001 Accident Year	0.010			N/A		
	0.007	0.007	2%	(0.002)	(0.002)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**0.30**	100%		**0.30**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 477: INDUSTRIAL ELECTRICAL EQUIPMENT

(CLASS D - MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.488			0.501		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.114)			(0.115)		
b. *plus* Transfer Charge	0.102			0.111		
3. NET NEW CLAIMS COST	0.476	0.476	41%	0.497	0.497	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.267			0.280		
2. Legislative Obligations	0.046			0.051		
3. Accident Prevention	0.031			0.028		
4. TOTAL OVERHEAD EXPENSES	0.344			0.359		
a. *minus* Relief	(0.089)			(0.112)		
b. *plus* Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.255	0.255	22%	0.247	0.247	23%
C. UNFUNDED LIABILITY		0.394	34%		0.348	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.002)			(0.005)		
2. 2000 Accident Year	(0.006)			(0.003)		
3. 2001 Accident Year	0.038			N/A		
	0.029	0.029	3%	(0.009)	(0.009)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**1.15**	100%		**1.08**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 485: BRICKS, CERAMICS AND ABRASIVES

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.783			1.700		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.518)			(0.366)		
b. *plus* Transfer Charge	0.372			0.377		
3. NET NEW CLAIMS COST	1.637	1.637	42%	1.711	1.711	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.484			0.505		
2. Legislative Obligations	0.084			0.092		
3. Accident Prevention	0.059			0.052		
4. TOTAL OVERHEAD EXPENSES	0.627			0.650		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.190			0.155		
5. NET OVERHEAD EXPENSES	0.817	0.817	21%	0.805	0.805	22%
C. UNFUNDED LIABILITY		1.354	35%		1.198	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.008)			(0.017)		
2. 2000 Accident Year	(0.024)			(0.013)		
3. 2001 Accident Year	0.130			N/A		
	0.097	0.097	2%	(0.031)	(0.031)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**3.91**	100%		**3.68**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 496: CONCRETE PRODUCTS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	2.266			2.505		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.520)			(0.534)		
b. *plus* Transfer Charge	0.472			0.555		
3. NET NEW CLAIMS COST	2.219	2.219	43%	2.526	2.526	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.594			0.656		
2. Legislative Obligations	0.103			0.120		
3. Accident Prevention	0.073			0.069		
4. TOTAL OVERHEAD EXPENSES	0.769			0.846		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.223			0.335		
5. NET OVERHEAD EXPENSES	0.992	0.992	19%	1.181	1.181	22%
C. UNFUNDED LIABILITY		1.836	35%		1.769	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.011)			(0.026)		
2. 2000 Accident Year	(0.032)			(0.019)		
3. 2001 Accident Year	0.176			N/A		
	0.132	0.132	3%	(0.046)	(0.046)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**5.18**	100%		**5.43**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 497: READY-MIX CONCRETE

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.651			1.788		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.492)			(0.463)		
b. *plus* Transfer Charge	0.344			0.396		
3. NET NEW CLAIMS COST	1.504	1.504	42%	1.721	1.721	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.459			0.507		
2. Legislative Obligations	0.079			0.092		
3. Accident Prevention	0.053			0.053		
4. TOTAL OVERHEAD EXPENSES	0.592			0.653		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.168			0.158		
5. NET OVERHEAD EXPENSES	0.760	0.760	21%	0.811	0.811	22%
C. UNFUNDED LIABILITY		1.244	35%		1.206	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.007)			(0.017)		
2. 2000 Accident Year	(0.022)			(0.013)		
3. 2001 Accident Year	0.119			N/A		
	0.089	0.089	2%	(0.031)	(0.031)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**3.60**	100%		**3.71**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 501: NON-METALLIC MINERAL PRODUCTS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.969			1.112		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.163)			(0.247)		
b. *plus* Transfer Charge	0.202			0.247		
3. NET NEW CLAIMS COST	1.009	1.009	42%	1.112	1.112	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.367			0.394		
2. Legislative Obligations	0.063			0.071		
3. Accident Prevention	0.044			0.041		
4. TOTAL OVERHEAD EXPENSES	0.474			0.508		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.044			0.023		
5. NET OVERHEAD EXPENSES	0.518	0.518	21%	0.531	0.531	22%
C. UNFUNDED LIABILITY		0.835	35%		0.779	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.005)			(0.011)		
2. 2000 Accident Year	(0.014)			(0.008)		
3. 2001 Accident Year	0.080			N/A		
	0.060	0.060	2%	(0.020)	(0.020)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**2.42**	100%		**2.40**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 502: GLASS PRODUCTS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.084			1.145		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.321)			(0.256)		
b. *plus* Transfer Charge	0.226			0.254		
3. NET NEW CLAIMS COST	0.990	0.990	42%	1.143	1.143	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.363			0.400		
2. Legislative Obligations	0.062			0.072		
3. Accident Prevention	0.044			0.041		
4. TOTAL OVERHEAD EXPENSES	0.470			0.513		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.039			0.031		
5. NET OVERHEAD EXPENSES	0.509	0.509	21%	0.544	0.544	22%
C. UNFUNDED LIABILITY		0.819	34%		0.801	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.005)			(0.011)		
2. 2000 Accident Year	(0.014)			(0.008)		
3. 2001 Accident Year	0.079			N/A		
	0.059	0.059	2%	(0.020)	(0.020)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**2.38**	100%		**2.47**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 507: PETROLEUM AND COAL PRODUCTS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.297			0.334		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.031)			(0.036)		
b. *plus* Transfer Charge	0.062			0.074		
3. NET NEW CLAIMS COST	0.328	0.328	41%	0.372	0.372	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.239			0.257		
2. Legislative Obligations	0.040			0.046		
3. Accident Prevention	0.028			0.026		
4. TOTAL OVERHEAD EXPENSES	0.308			0.330		
a. *minus* Relief	(0.125)			(0.140)		
b. *plus* Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.183	0.183	23%	0.190	0.190	23%
C. UNFUNDED LIABILITY		0.272	34%		0.260	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.001)			(0.003)		
2. 2000 Accident Year	(0.004)			(0.002)		
3. 2001 Accident Year	0.026			N/A		
	0.020	0.020	3%	(0.006)	(0.006)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**0.80**	100%		**0.82**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 512: RESINS, PAINT, INK AND ADHESIVES

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.589			0.659		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.103)			(0.128)		
b. *plus* Transfer Charge	0.123			0.146		
3. NET NEW CLAIMS COST	0.609	0.609	41%	0.678	0.678	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.292			0.314		
2. Legislative Obligations	0.050			0.056		
3. Accident Prevention	0.035			0.032		
4. TOTAL OVERHEAD EXPENSES	0.377			0.403		
a. *minus* Relief	(0.055)			(0.072)		
b. *plus* Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.322	0.322	22%	0.331	0.331	23%
C. UNFUNDED LIABILITY		0.504	34%		0.475	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.003)			(0.007)		
2. 2000 Accident Year	(0.008)			(0.005)		
3. 2001 Accident Year	0.049			N/A		
	0.037	0.037	3%	(0.012)	(0.012)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**1.47**	100%		**1.47**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 514: PHARMACEUTICALS AND MEDICINES

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.187			0.207		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.024)			(0.036)		
b. *plus* Transfer Charge	0.039			0.046		
3. NET NEW CLAIMS COST	0.203	0.203	41%	0.217	0.217	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.215			0.228		
2. Legislative Obligations	0.036			0.041		
3. Accident Prevention	0.025			0.023		
4. TOTAL OVERHEAD EXPENSES	0.278			0.293		
a. *minus* Relief	(0.157)			(0.174)		
b. *plus* Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.121	0.121	24%	0.119	0.119	24%
C. UNFUNDED LIABILITY		0.168	34%		0.152	31%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.001)			(0.002)		
2. 2000 Accident Year	(0.002)			(0.001)		
3. 2001 Accident Year	0.017			N/A		
	0.012	0.012	2%	(0.003)	(0.003)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**0.50**	100%		**0.49**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 517: SOAP AND TOILETRIES

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.483			0.525		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.089)			(0.087)		
b. *plus* Transfer Charge	0.101			0.116		
3. NET NEW CLAIMS COST	0.495	0.495	41%	0.555	0.555	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.270			0.291		
2. Legislative Obligations	0.046			0.053		
3. Accident Prevention	0.032			0.030		
4. TOTAL OVERHEAD EXPENSES	0.349			0.373		
a. *minus* Relief	(0.084)			(0.099)		
b. *plus* Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.265	0.265	22%	0.274	0.274	23%
C. UNFUNDED LIABILITY		0.410	34%		0.389	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.002)			(0.005)		
2. 2000 Accident Year	(0.007)			(0.004)		
3. 2001 Accident Year	0.040			N/A		
	0.030	0.030	3%	(0.010)	(0.010)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**1.20**	100%		**1.21**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 524: CHEMICAL INDUSTRIES

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.478			0.503		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.080)			(0.081)		
b. *plus* Transfer Charge	0.100			0.111		
3. NET NEW CLAIMS COST	0.498	0.498	41%	0.533	0.533	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.271			0.287		
2. Legislative Obligations	0.046			0.051		
3. Accident Prevention	0.032			0.029		
4. TOTAL OVERHEAD EXPENSES	0.349			0.368		
a. *minus* Relief	(0.083)			(0.104)		
b. *plus* Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.266	0.266	22%	0.264	0.264	23%
C. UNFUNDED LIABILITY		0.412	34%		0.374	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.002)			(0.005)		
2. 2000 Accident Year	(0.007)			(0.004)		
3. 2001 Accident Year	0.040			N/A		
	0.030	0.030	2%	(0.009)	(0.009)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**1.21**	100%		**1.16**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 529: JEWELRY AND INSTRUMENTS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.388			0.415		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.065)			(0.064)		
b. *plus* Transfer Charge	0.081			0.092		
3. NET NEW CLAIMS COST	0.405	0.405	41%	0.444	0.444	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.253			0.270		
2. Legislative Obligations	0.044			0.049		
3. Accident Prevention	0.030			0.027		
4. TOTAL OVERHEAD EXPENSES	0.326			0.347		
a. *minus* Relief	(0.106)			(0.124)		
b. *plus* Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.220	0.220	22%	0.223	0.223	23%
C. UNFUNDED LIABILITY		0.335	34%		0.311	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.002)			(0.004)		
2. 2000 Accident Year	(0.005)			(0.003)		
3. 2001 Accident Year	0.032			N/A		
	0.024	0.024	2%	(0.008)	(0.008)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		0.98	100%		0.97	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 533: SIGNS AND DISPLAYS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.388			1.557		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.202)			(0.211)		
b. *plus* Transfer Charge	0.289			0.345		
3. NET NEW CLAIMS COST	1.476	1.476	42%	1.692	1.692	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.454			0.502		
2. Legislative Obligations	0.079			0.092		
3. Accident Prevention	0.055			0.052		
4. TOTAL OVERHEAD EXPENSES	0.588			0.646		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.161			0.151		
5. NET OVERHEAD EXPENSES	0.749	0.749	21%	0.797	0.797	22%
C. UNFUNDED LIABILITY		1.221	35%		1.185	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.007)			(0.017)		
2. 2000 Accident Year	(0.021)			(0.013)		
3. 2001 Accident Year	0.117			N/A		
	0.088	0.088	2%	(0.030)	(0.030)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**3.53**	100%		**3.64**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 538: SPORTING GOODS AND TOYS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.870			2.184		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.256)			(0.430)		
b. *plus* Transfer Charge	0.390			0.484		
3. NET NEW CLAIMS COST	2.004	2.004	43%	2.238	2.238	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.553			0.603		
2. Legislative Obligations	0.097			0.110		
3. Accident Prevention	0.068			0.063		
4. TOTAL OVERHEAD EXPENSES	0.717			0.776		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.211			0.272		
5. NET OVERHEAD EXPENSES	0.928	0.928	20%	1.048	1.048	22%
C. UNFUNDED LIABILITY		1.658	35%		1.568	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.010)			(0.023)		
2. 2000 Accident Year	(0.029)			(0.017)		
3. 2001 Accident Year	0.159			N/A		
	0.119	0.119	3%	(0.040)	(0.040)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		4.71	100%		4.81	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 542: OTHER MANUFACTURED PRODUCTS

(CLASS D - MANUFACTURING)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.814			0.899		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.094)			(0.110)		
b. *plus* Transfer Charge	0.170			0.199		
3. NET NEW CLAIMS COST	0.890	0.890	42%	0.988	0.988	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.344			0.371		
2. Legislative Obligations	0.059			0.066		
3. Accident Prevention	0.041			0.038		
4. TOTAL OVERHEAD EXPENSES	0.445			0.477		
a. *minus* Relief	0.000			(0.004)		
b. *plus* Transfer Charge	0.015			0.000		
5. NET OVERHEAD EXPENSES	0.460	0.460	21%	0.473	0.473	22%
C. UNFUNDED LIABILITY		0.737	34%		0.692	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.004)			(0.010)		
2. 2000 Accident Year	(0.013)			(0.007)		
3. 2001 Accident Year	0.071			N/A		
	0.053	0.053	2%	(0.018)	(0.018)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**2.14**	100%		**2.14**	100%

2004 PREMIUM RATE COMPONENTS

CLASS D: MANUFACTURING

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.891			0.960		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.181)			(0.184)		
b. *plus* Transfer Charge	0.186			0.213		
3. NET NEW CLAIMS COST	0.897	0.897	42%	0.990	0.990	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.345			0.371		
2. Legislative Obligations	0.059			0.066		
3. Accident Prevention	0.041			0.038		
4. TOTAL OVERHEAD EXPENSES	0.446			0.478		
a. *minus* Relief	0.000			(0.004)		
b. *plus* Transfer Charge	0.012			0.000		
5. NET OVERHEAD EXPENSES	0.458	0.458	21%	0.474	0.474	22%
C. UNFUNDED LIABILITY		0.742	35%		0.693	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.004)			(0.010)		
2. 2000 Accident Year	(0.013)			(0.007)		
3. 2001 Accident Year	0.071			N/A		
	0.054	0.054	3%	(0.018)	(0.018)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.15	100%		2.14	100%

2004 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Unfunded Liability ($)	(Gain)/Loss ($)	2004 Premium Rate ($)
207	MEAT AND FISH PRODUCTS	1.705	0.838	1.411	0.101	4.06
210	POULTRY PRODUCTS	1.486	0.754	1.230	0.088	3.56
214	FRUIT AND VEGETABLE PRODUCTS	0.785	0.408	0.650	0.047	1.89
216	DAIRY PRODUCTS	0.650	0.342	0.538	0.039	1.57
220	OTHER BAKERY PRODUCTS	1.647	0.820	1.363	0.098	3.93
222	CONFECTIONERY	0.570	0.302	0.472	0.034	1.38
223	BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS	0.804	0.417	0.665	0.048	1.93
226	CRUSHED AND GROUND FOODS	0.666	0.349	0.551	0.040	1.61
230	ALCOHOLIC BEVERAGES	0.510	0.272	0.422	0.031	1.24
231	SOFT DRINKS	0.986	0.508	0.816	0.059	2.37
237	TIRES AND TUBES	1.528	0.774	1.264	0.091	3.66
238	OTHER RUBBER PRODUCTS	1.131	0.579	0.936	0.067	2.71
258	FOAMED AND EXPANDED PLASTIC PRODUCTS	0.904	0.467	0.748	0.054	2.17
261	PLASTIC FILM AND SHEETING	0.755	0.393	0.625	0.045	1.82
263	OTHER PLASTIC PRODUCTS	1.322	0.673	1.094	0.079	3.17
273	TANNERIES AND LEATHER PRODUCTS	1.156	0.592	0.957	0.069	2.77
289	CLOTH, CARPETS AND TEXTILE PRODUCTS	1.581	0.801	1.309	0.094	3.79
301	CLOTHING, FIBRE AND YARN	0.760	0.396	0.629	0.045	1.83
308	MILLWORK AND OTHER WOOD INDUSTRIES	2.340	1.028	1.937	0.139	5.44
311	WOODEN CABINETS	1.998	0.926	1.653	0.119	4.70
312	WOODEN BOXES AND PALLETS	3.437	1.356	2.844	0.204	7.84
322	UPHOLSTERED FURNITURE	1.169	0.597	0.967	0.070	2.80
323	METAL FURNITURE	0.964	0.496	0.798	0.058	2.32
325	WOODEN AND OTHER NON-METAL FURNITURE	1.725	0.844	1.428	0.103	4.10

2004 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Unfunded Liability ($)	(Gain)/Loss ($)	2004 Premium Rate ($)
328	FURNITURE PARTS AND FIXTURES	1.478	0.750	1.223	0.088	3.54
333	PRINTING, PLATEMAKING AND BINDING	0.602	0.317	0.498	0.036	1.45
335	PUBLISHING	0.244	0.141	0.202	0.015	0.60
338	FOLDING CARTONS	0.734	0.383	0.608	0.044	1.77
341	PAPER PRODUCTS	0.961	0.495	0.795	0.057	2.31
352	STEEL AND OTHER SMELTING AND REFINING INDUSTRIES	0.852	0.440	0.705	0.051	2.05
358	FOUNDRIES	1.729	0.845	1.431	0.103	4.11
361	NON-FERROUS METAL INDUSTRIES	1.080	0.554	0.894	0.064	2.59
370	METAL TANKS	2.022	0.933	1.673	0.120	4.75
374	DOORS AND WINDOWS	1.533	0.778	1.269	0.091	3.67
375	STRUCTURAL AND ARCHITECTURAL PRODUCTS	1.722	0.843	1.425	0.102	4.09
377	COATING OF METAL PRODUCTS	1.663	0.826	1.376	0.099	3.96
379	HARDWARE, TOOLS AND CUTLERY	0.958	0.493	0.793	0.057	2.30
382	METAL DIES, MOULDS AND PATTERNS	0.680	0.356	0.563	0.041	1.64
383	HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT	0.950	0.490	0.786	0.057	2.28
385	MACHINE SHOPS	0.996	0.512	0.824	0.059	2.39
387	OTHER METAL FABRICATING INDUSTRIES	1.356	0.690	1.123	0.081	3.25
389	METAL CLOSURES AND CONTAINERS	1.118	0.573	0.925	0.067	2.68
390	OTHER STAMPED AND PRESSED METAL PRODUCTS	1.075	0.552	0.890	0.064	2.58
393	WIRE PRODUCTS	1.059	0.543	0.876	0.063	2.54
402	MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT	0.834	0.432	0.690	0.050	2.01
403	OTHER MACHINERY AND EQUIPMENT	0.617	0.325	0.511	0.037	1.49
406	ELEVATORS AND ESCALATORS	1.125	0.576	0.931	0.067	2.70
408	BOILERS, PUMPS AND FANS	0.885	0.457	0.732	0.053	2.13

2004 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Unfunded Liability ($)	(Gain)/Loss ($)	2004 Premium Rate ($)
411	AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY	1.292	0.659	1.070	0.077	3.10
417	AIRCRAFT MANUFACTURING	0.439	0.238	0.364	0.026	1.07
419	MOTOR VEHICLE ASSEMBLY	1.075	0.552	0.890	0.064	2.58
420	MOTOR VEHICLE ENGINE MANUFACTURING	0.610	0.322	0.505	0.037	1.47
421	OTHER MOTOR VEHICLE PARTS AND EQUIPMENT	1.075	0.552	0.890	0.064	2.58
424	MOTOR VEHICLE STAMPINGS	1.075	0.552	0.890	0.064	2.58
425	MOTOR VEHICLE WHEELS AND BRAKES	1.075	0.552	0.890	0.064	2.58
428	MOTOR VEHICLE FABRIC ACCESSORIES	0.955	0.492	0.790	0.057	2.29
432	TRUCKS, BUSES AND TRAILERS	1.394	0.708	1.153	0.083	3.34
442	RAILROAD ROLLING STOCK	0.958	0.493	0.793	0.057	2.30
460	LIGHTING AND SMALL ELECTRICAL APPLIANCES	0.893	0.461	0.739	0.053	2.15
466	COMMUNICATION AND ENERGY WIRE PRODUCTS	0.868	0.449	0.719	0.052	2.09
468	ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES	0.116	0.078	0.096	0.007	0.30
477	INDUSTRIAL ELECTRICAL EQUIPMENT	0.476	0.255	0.394	0.029	1.15
485	BRICKS, CERAMICS AND ABRASIVES	1.637	0.817	1.354	0.097	3.91
496	CONCRETE PRODUCTS	2.219	0.992	1.836	0.132	5.18
497	READY-MIX CONCRETE	1.504	0.760	1.244	0.089	3.60
501	NON-METALLIC MINERAL PRODUCTS	1.009	0.518	0.835	0.060	2.42
502	GLASS PRODUCTS	0.990	0.509	0.819	0.059	2.38
507	PETROLEUM AND COAL PRODUCTS	0.328	0.183	0.272	0.020	0.80
512	RESINS, PAINT, INK AND ADHESIVES	0.609	0.322	0.504	0.037	1.47
514	PHARMACEUTICALS AND MEDICINES	0.203	0.121	0.168	0.012	0.50
517	SOAP AND TOILETRIES	0.495	0.265	0.410	0.030	1.20
524	CHEMICAL INDUSTRIES	0.498	0.266	0.412	0.030	1.21

2004 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Unfunded Liability ($)	(Gain)/Loss ($)	2004 Premium Rate ($)
529	JEWELRY AND INSTRUMENTS	0.405	0.220	0.335	0.024	0.98
533	SIGNS AND DISPLAYS	1.476	0.749	1.221	0.088	3.53
538	SPORTING GOODS AND TOYS	2.004	0.928	1.658	0.119	4.71
542	OTHER MANUFACTURED PRODUCTS	0.890	0.460	0.737	0.053	2.14
CLASS: D	**MANUFACTURING**	**0.897**	**0.458**	**0.742**	**0.054**	**2.15**

WSIB

2004 Premium Rates MANUAL

SECTION 6E

Class E –
Supporting Documentation

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 551: AIR TRANSPORT INDUSTRIES

(CLASS E: TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$182,318,512	$58,200	$24,946	7,308	164	2.24%
1999	$205,405,702	$59,200	$24,686	8,321	160	1.92%
2000	$239,570,459	$59,300	$27,438	8,731	201	2.30%
2001	$272,190,425	$60,600	$26,857	10,135	186	1.84%
2002	$206,619,887	$64,600	$32,111	6,435	137	2.13%
2003	$214,123,288	$65,600	$32,593	6,570	127	1.93%
2004	$219,943,159	$66,800	$33,082	6,649	125	1.88%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 553: AIR TRANSPORT SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$219,863,168	$58,200	$22,192	9,907	209	2.11%
1999	$240,660,221	$59,200	$23,902	10,069	226	2.24%
2000	$249,760,549	$59,300	$26,515	9,420	204	2.17%
2001	$276,099,962	$60,600	$25,883	10,667	180	1.69%
2002	$307,873,833	$64,600	$29,635	10,389	175	1.68%
2003	$319,054,271	$65,600	$30,080	10,607	174	1.64%
2004	$327,726,166	$66,800	$30,531	10,734	172	1.60%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 560: WAREHOUSING

(CLASS E: TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$326,498,554	$58,200	$25,473	12,817	881	6.87%
1999	$364,439,931	$59,200	$28,505	12,785	863	6.75%
2000	$415,813,019	$59,300	$29,035	14,321	722	5.04%
2001	$411,856,129	$60,600	$29,707	13,864	679	4.90%
2002	$403,632,996	$64,600	$29,809	13,540	505	3.73%
2003	$418,290,928	$65,600	$30,256	13,824	598	4.33%
2004	$429,660,076	$66,800	$30,710	13,990	605	4.32%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 570: GENERAL TRUCKING

(CLASS E: TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$2,380,643,922	$58,200	$35,417	67,218	3,715	5.53%
1999	$2,620,909,324	$59,200	$36,304	72,194	3,838	5.32%
2000	$2,849,741,607	$59,300	$37,911	75,169	3,957	5.26%
2001	$2,974,000,694	$60,600	$38,150	77,955	3,564	4.57%
2002	$3,151,811,989	$64,600	$39,186	80,433	3,722	4.63%
2003	$3,266,270,041	$65,600	$39,774	82,122	3,709	4.52%
2004	$3,355,047,261	$66,800	$40,370	83,107	3,663	4.41%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 577: COURIER SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$517,429,882	$58,200	$27,559	18,776	1,276	6.80%
1999	$559,953,673	$59,200	$28,876	19,392	1,345	6.94%
2000	$585,846,940	$59,300	$29,867	19,615	1,360	6.93%
2001	$601,347,292	$60,600	$29,988	20,053	1,031	5.14%
2002	$625,592,466	$64,600	$31,333	19,966	941	4.71%
2003	$648,310,856	$65,600	$31,803	20,385	938	4.60%
2004	$665,931,945	$66,800	$32,280	20,630	926	4.49%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 580: MISCELLANEOUS TRANSPORT INDUSTRIES

(CLASS E: TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$212,547,116	$58,200	$32,653	6,509	243	3.73%
1999	$223,045,654	$59,200	$32,769	6,807	263	3.86%
2000	$253,147,236	$59,300	$34,480	7,342	327	4.45%
2001	$265,756,515	$60,600	$33,817	7,859	296	3.77%
2002	$274,087,749	$64,600	$34,300	7,991	306	3.83%
2003	$284,041,246	$65,600	$34,815	8,159	305	3.74%
2004	$291,761,487	$66,800	$35,337	8,257	301	3.65%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 584: SCHOOL BUSES

(CLASS E: TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$207,295,793	$58,200	$17,882	11,592	201	1.73%
1999	$220,707,660	$59,200	$18,646	11,836	223	1.88%
2000	$223,113,385	$59,300	$17,553	12,711	202	1.59%
2001	$233,501,567	$60,600	$20,562	11,356	198	1.74%
2002	$249,551,634	$64,600	$18,847	13,241	239	1.80%
2003	$258,614,102	$65,600	$19,130	13,519	238	1.76%
2004	$265,643,233	$66,800	$19,417	13,681	235	1.72%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 590: AMBULANCE SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$69,729,873	$58,200	$40,085	1,740	214	12.30%
1999	$72,391,199	$59,200	$41,208	1,757	216	12.29%
2000	$68,793,207	$59,300	$41,728	1,649	167	10.13%
2001	$111,522,391	$60,600	$43,986	2,535	210	8.28%
2002	$127,635,104	$64,600	$47,137	2,708	264	9.75%
2003	$132,270,173	$65,600	$47,844	2,765	242	8.75%
2004	$135,865,276	$66,800	$48,562	2,798	239	8.54%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS E: TRANSPORTATION AND STORAGE

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$4,116,326,820	$58,200	$30,297	135,867	6,903	5.08%
1999	$4,507,513,364	$59,200	$31,486	143,161	7,134	4.98%
2000	$4,885,786,402	$59,300	$32,800	148,958	7,140	4.79%
2001	$5,146,274,975	$60,600	$33,326	154,424	6,344	4.11%
2002	$5,346,805,658	$64,600	$34,562	154,703	6,289	4.07%
2003	$5,540,974,905	$65,600	$35,080	157,951	6,331	4.01%
2004	$5,691,578,603	$66,800	$35,607	159,846	6,266	3.92%

2004 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2004 New Claims Cost: Cost Index * (%)	2004 New Claims Cost: Cost per LTI ($)	2004 Premium Rate ($)
551	AIR TRANSPORT INDUSTRIES	58%	10,768	1.66
553	AIR TRANSPORT SERVICES	44%	8,249	1.12
560	WAREHOUSING	47%	8,716	2.80
570	GENERAL TRUCKING	130%	24,260	5.83
577	COURIER SERVICES	47%	8,795	2.75
580	MISCELLANEOUS TRANSPORT INDUSTRIES	94%	17,603	4.15
584	SCHOOL BUSES	71%	13,366	2.60
590	AMBULANCE SERVICES	84%	15,642	6.29
CLASS: E	**TRANSPORTATION AND STORAGE**		**18,708**	**4.58**

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 551: AIR TRANSPORT INDUSTRIES

(CLASS E: TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.312	0.314
	Total	**0.312**	**0.314**
B.2 Legislative Obligations			
	WSIAT	0.012	0.012
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.000	0.000
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.003
	Total	**0.023**	**0.023**
B.3 Accident Prevention			
		0.000	0.000
	Total	**0.336**	**0.338**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.002	
B.5 NET OVERHEAD EXPENSES		0.338	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 553: AIR TRANSPORT SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.268	0.2..
	Total	**0.268**	**0.211**
B.2 Legislative Obligations			
	WSIAT	0.010	0.008
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.002
	OHSA	0.000	0.000
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.002
	Total	**0.020**	**0.016**
B.3 Accident Prevention			
		0.000	0.000
	Total	**0.289**	**0.228**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.061)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		**0.228**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 560: WAREHOUSING

(CLASS E: TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.401	0.478
	Total	**0.401**	**0.478**
B.2 Legislative Obligations			
	WSIAT	0.015	0.018
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.003	0.004
	OHSA	0.039	0.046
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	**0.068**	**0.081**
B.3 Accident Prevention			
	THSAO	0.048	0.048
	Total	**0.518**	**0.608**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.090	
B.5 NET OVERHEAD EXPENSES		**0.608**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 570: GENERAL TRUCKING

(CLASS E: TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.666	0.893
	Total	**0.666**	**0.893**
B.2 Legislative Obligations			
	WSIAT	0.025	0.034
	Office of Worker Advisor	0.012	0.016
	Office of Employer Advisor	0.004	0.005
	OHSA	0.000	0.000
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.007	0.009
	Total	**0.049**	**0.066**
B.3 Accident Prevention			
	THSAO	0.069	0.069
	Total	**0.784**	**1.028**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.244	
B.5 NET OVERHEAD EXPENSES		1.028	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 577: COURIER SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.396	0.468
	Total	**0.396**	**0.468**
B.2 Legislative Obligations			
	WSIAT	0.015	0.018
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.003	0.004
	OHSA	0.039	0.046
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	**0.068**	**0.080**
B.3 Accident Prevention			
	THSAO	0.048	0.048
	Total	**0.512**	**0.596**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.084	
B.5 NET OVERHEAD EXPENSES		**0.596**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 580: MISCELLANEOUS TRANSPORT INDUSTRIES

(CLASS E: TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.522	0.710
	Total	**0.522**	**0.710**
B.2 Legislative Obligations			
	WSIAT	0.019	0.026
	Office of Worker Advisor	0.009	0.012
	Office of Employer Advisor	0.003	0.004
	OHSA	0.000	0.000
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.005	0.007
	Total	**0.037**	**0.050**
B.3 Accident Prevention			
		0.000	0.000
	Total	**0.561**	**0.762**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.201	
B.5 NET OVERHEAD EXPENSES		**0.762**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 584: SCHOOL BUSES

(CLASS E: TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.384	0.442
	Total	**0.384**	**0.442**
B.2 Legislative Obligations			
	WSIAT	0.014	0.016
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.003	0.003
	OHSA	0.038	0.044
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	**0.066**	**0.076**
B.3 Accident Prevention			
	THSAO	0.047	0.047
	Total	**0.498**	**0.566**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.068	
B.5 NET OVERHEAD EXPENSES		**0.566**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 590: AMBULANCE SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.701	0.918
	Total	**0.701**	**0.918**
B.2 Legislative Obligations			
	WSIAT	0.026	0.034
	Office of Worker Advisor	0.013	0.017
	Office of Employer Advisor	0.005	0.007
	OHSA	0.069	0.090
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.007	0.009
	Total	**0.121**	**0.158**
B.3 Accident Prevention			
	THSAO	0.071	0.071
	Total	**0.893**	**1.147**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.254	
B.5 NET OVERHEAD EXPENSES		1.147	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS E: TRANSPORTATION AND STORAGE

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.558	0.721
	Total	**0.558**	**0.721**
B.2 Legislative Obligations			
	WSIAT	0.021	0.027
	Office of Worker Advisor	0.010	0.013
	Office of Employer Advisor	0.004	0.005
	OHSA	0.011	0.013
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.006	0.007
	Total	**0.053**	**0.066**
B.3 Accident Prevention			
		0.054	0.054
	Total	**0.664**	**0.841**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.177	
B.5 NET OVERHEAD EXPENSES		**0.841**	

2004 PREMIUM RATE COMPONENTS

RATE GROUP 551: AIR TRANSPORT INDUSTRIES

(CLASS E - TRANSPORTATION AND STORAGE)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.621			0.714		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.033)			(0.066)		
b. *plus* Transfer Charge	0.129			0.158		
3. NET NEW CLAIMS COST	0.718	0.718	43%	0.807	0.807	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.312			0.337		
2. Legislative Obligations	0.023			0.028		
3. Accident Prevention	0.000			0.000		
4. TOTAL OVERHEAD EXPENSES	0.336			0.366		
a. *minus* Relief	0.000			(0.011)		
b. *plus* Transfer Charge	0.002			0.000		
5. NET OVERHEAD EXPENSES	0.338	0.338	20%	0.355	0.355	21%
C. UNFUNDED LIABILITY		0.590	36%		0.565	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	0.000			(0.003)		
2. 2000 Accident Year	0.000			0.004		
3. 2001 Accident Year	0.017			N/A		
	0.017	0.017	1%	0.001	0.001	0%
E. TOTAL PREMIUM RATE (A+B+C+D)		**1.66**	100%		**1.73**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 553: AIR TRANSPORT SERVICES

(CLASS E - TRANSPORTATION AND STORAGE)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.439			0.550		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.048)			(0.089)		
b. *plus* Transfer Charge	0.092			0.122		
3. NET NEW CLAIMS COST	0.484	0.484	43%	0.584	0.584	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.268			0.296		
2. Legislative Obligations	0.020			0.025		
3. Accident Prevention	0.000			0.000		
4. TOTAL OVERHEAD EXPENSES	0.289			0.322		
a. *minus* Relief	(0.061)			(0.065)		
b. *plus* Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.228	0.228	20%	0.257	0.257	21%
C. UNFUNDED LIABILITY		0.397	35%		0.409	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	0.000			(0.002)		
2. 2000 Accident Year	0.000			0.003		
3. 2001 Accident Year	0.011			N/A		
	0.011	0.011	1%	0.001	0.001	0%
E. TOTAL PREMIUM RATE (A+B+C+D)		1.12	100%		1.25	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 560: WAREHOUSING

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.246			1.414		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.316)			(0.444)		
b. *plus* Transfer Charge	0.260			0.313		
3. NET NEW CLAIMS COST	1.190	1.190	43%	1.284	1.284	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.401			0.426		
2. Legislative Obligations	0.068			0.077		
3. Accident Prevention	0.048			0.047		
4. TOTAL OVERHEAD EXPENSES	0.518			0.550		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.090			0.062		
5. NET OVERHEAD EXPENSES	0.608	0.608	22%	0.612	0.612	22%
C. UNFUNDED LIABILITY		0.977	35%		0.899	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.001)			(0.005)		
2. 2000 Accident Year	0.002			0.006		
3. 2001 Accident Year	0.027			N/A		
	0.027	0.027	1%	0.001	0.001	0%
E. TOTAL PREMIUM RATE (A+B+C+D)		**2.80**	100%		**2.80**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 570: GENERAL TRUCKING

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	2.688			2.991		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.645)			(0.910)		
b. *plus* Transfer Charge	0.560			0.663		
3. NET NEW CLAIMS COST	2.604	2.604	45%	2.745	2.745	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.666			0.697		
2. Legislative Obligations	0.049			0.059		
3. Accident Prevention	0.069			0.067		
4. TOTAL OVERHEAD EXPENSES	0.784			0.824		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.244			0.451		
5. NET OVERHEAD EXPENSES	1.028	1.028	18%	1.275	1.275	21%
C. UNFUNDED LIABILITY		2.137	37%		1.922	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.002)			(0.011)		
2. 2000 Accident Year	0.004			0.012		
3. 2001 Accident Year	0.059			N/A		
	0.059	0.059	1%	0.001	0.001	0%
E. TOTAL PREMIUM RATE (A+B+C+D)		5.83	100%		5.94	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 577: COURIER SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.241			1.496		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.335)			(0.550)		
b. *plus* Transfer Charge	0.259			0.331		
3. NET NEW CLAIMS COST	1.166	1.166	42%	1.278	1.278	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.396			0.425		
2. Legislative Obligations	0.068			0.076		
3. Accident Prevention	0.048			0.047		
4. TOTAL OVERHEAD EXPENSES	0.512			0.548		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.084			0.061		
5. NET OVERHEAD EXPENSES	0.596	0.596	22%	0.609	0.609	22%
C. UNFUNDED LIABILITY		0.957	35%		0.895	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.001)			(0.005)		
2. 2000 Accident Year	0.002			0.006		
3. 2001 Accident Year	0.027			N/A		
	0.027	0.027	1%	0.001	0.001	0%
E. TOTAL PREMIUM RATE (A+B+C+D)		**2.75**	100%		**2.78**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 580: MISCELLANEOUS TRANSPORT INDUSTRIES

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.843			2.082		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.391)			(0.535)		
b. *plus* Transfer Charge	0.384			0.462		
3. NET NEW CLAIMS COST	1.837	1.837	44%	2.009	2.009	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.522			0.560		
2. Legislative Obligations	0.037			0.047		
3. Accident Prevention	0.000			0.000		
4. TOTAL OVERHEAD EXPENSES	0.561			0.608		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.201			0.276		
5. NET OVERHEAD EXPENSES	0.762	0.762	18%	0.884	0.884	21%
C. UNFUNDED LIABILITY		1.508	36%		1.407	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.002)			(0.008)		
2. 2000 Accident Year	0.003			0.009		
3. 2001 Accident Year	0.042			N/A		
	0.042	0.042	1%	0.001	0.001	0%
E. TOTAL PREMIUM RATE (A+B+C+D)		**4.15**	100%		**4.30**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 584: SCHOOL BUSES

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.200			1.269		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.348)			(0.371)		
b. *plus* Transfer Charge	0.250			0.281		
3. NET NEW CLAIMS COST	1.103	1.103	42%	1.180	1.180	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.384			0.407		
2. Legislative Obligations	0.066			0.073		
3. Accident Prevention	0.047			0.046		
4. TOTAL OVERHEAD EXPENSES	0.498			0.526		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.068			0.039		
5. NET OVERHEAD EXPENSES	0.566	0.566	22%	0.565	0.565	22%
C. UNFUNDED LIABILITY		0.905	35%		0.826	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.001)			(0.004)		
2. 2000 Accident Year	0.002			0.006		
3. 2001 Accident Year	0.025			N/A		
	0.025	0.025	1%	0.001	0.001	0%
E. TOTAL PREMIUM RATE (A+B+C+D)		**2.60**	100%		**2.57**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 590: AMBULANCE SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	2.793			3.095		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.586)			(0.764)		
b. *plus* Transfer Charge	0.582			0.686		
3. NET NEW CLAIMS COST	2.790	2.790	44%	3.017	3.017	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.701			0.747		
2. Legislative Obligations	0.121			0.136		
3. Accident Prevention	0.071			0.071		
4. TOTAL OVERHEAD EXPENSES	0.893			0.955		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.254			0.444		
5. NET OVERHEAD EXPENSES	1.147	1.147	18%	1.399	1.399	21%
C. UNFUNDED LIABILITY		2.289	36%		2.113	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.003)			(0.012)		
2. 2000 Accident Year	0.004			0.014		
3. 2001 Accident Year	0.063			N/A		
	0.063	0.063	1%	0.001	0.001	0%
E. TOTAL PREMIUM RATE (A+B+C+D)		**6.29**	100%		**6.53**	100%

2004 PREMIUM RATE COMPONENTS

CLASS E: TRANSPORTATION AND STORAGE

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	2.091			2.314		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.497)			(0.695)		
b. *plus* Transfer Charge	0.436			0.513		
3. NET NEW CLAIMS COST	2.029	2.029	44%	2.132	2.132	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.558			0.583		
2. Legislative Obligations	0.053			0.061		
3. Accident Prevention	0.054			0.052		
4. TOTAL OVERHEAD EXPENSES	0.664			0.696		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.177			0.294		
5. NET OVERHEAD EXPENSES	0.841	0.841	18%	0.990	0.990	21%
C. UNFUNDED LIABILITY		1.665	36%		1.493	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.002)			(0.008)		
2. 2000 Accident Year	0.003			0.010		
3. 2001 Accident Year	0.046			N/A		
	0.046	0.046	1%	0.001	0.001	0%
E. TOTAL PREMIUM RATE (A+B+C+D)		**4.58**	100%		**4.62**	100%

2004 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Unfunded Liability ($)	(Gain)/Loss ($)	2004 Premium Rate ($)
551	AIR TRANSPORT INDUSTRIES	0.718	0.338	0.590	0.017	1.66
553	AIR TRANSPORT SERVICES	0.484	0.228	0.397	0.011	1.12
560	WAREHOUSING	1.190	0.608	0.977	0.027	2.80
570	GENERAL TRUCKING	2.604	1.028	2.137	0.059	5.83
577	COURIER SERVICES	1.166	0.596	0.957	0.027	2.75
580	MISCELLANEOUS TRANSPORT INDUSTRIES	1.837	0.762	1.508	0.042	4.15
584	SCHOOL BUSES	1.103	0.566	0.905	0.025	2.60
590	AMBULANCE SERVICES	2.790	1.147	2.289	0.063	6.29
CLASS: E	**TRANSPORTATION AND STORAGE**	**2.029**	**0.841**	**1.665**	**0.046**	**4.58**

WSIB

2004 Premium Rates MANUAL

SECTION 6F

Class F –
Supporting Documentation

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 604: FOOD, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$2,330,714,850	$58,200	$21,415	108,833	3,880	3.57%
1999	$2,430,841,698	$59,200	$21,892	111,039	3,643	3.28%
2000	$2,574,714,970	$59,300	$21,454	120,013	4,157	3.46%
2001	$2,747,651,086	$60,600	$22,108	124,284	4,046	3.26%
2002	$2,950,645,050	$64,600	$23,581	125,129	4,213	3.37%
2003	$3,069,848,159	$65,600	$24,029	127,757	4,198	3.29%
2004	$3,175,107,113	$66,800	$24,414	130,057	4,171	3.21%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 606: GROCERY AND CONVENIENCE STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$346,168,403	$58,200	$15,299	22,627	329	1.45%
1999	$345,412,711	$59,200	$15,559	22,200	312	1.41%
2000	$310,302,296	$59,300	$16,720	18,559	246	1.33%
2001	$307,443,624	$60,600	$17,829	17,244	241	1.40%
2002	$321,061,891	$64,600	$18,447	17,404	203	1.17%
2003	$334,032,470	$65,600	$18,797	17,769	228	1.28%
2004	$345,485,776	$66,800	$19,098	18,089	232	1.28%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 607: SPECIALTY FOOD STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$96,551,591	$58,200	$17,882	5,399	128	2.37%
1999	$104,089,643	$59,200	$17,871	5,825	127	2.18%
2000	$101,231,521	$59,300	$17,435	5,806	138	2.38%
2001	$96,044,757	$60,600	$17,209	5,581	114	2.04%
2002	$103,271,042	$64,600	$19,977	5,169	99	1.92%
2003	$107,443,089	$65,600	$20,357	5,278	99	1.88%
2004	$111,127,097	$66,800	$20,682	5,373	98	1.82%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 608: BEER STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$118,591,592	$58,200	$39,935	2,970	217	7.31%
1999	$123,585,608	$59,200	$39,268	3,147	202	6.42%
2000	$121,417,446	$59,300	$38,233	3,176	192	6.05%
2001	$125,685,525	$60,600	$38,437	3,270	233	7.13%
2002	$129,212,101	$64,600	$39,382	3,281	228	6.95%
2003	$134,432,141	$65,600	$40,130	3,350	227	6.78%
2004	$139,041,550	$66,800	$40,772	3,410	226	6.63%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 612: AGRICULTURAL PRODUCTS, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$198,591,691	$58,200	$26,450	7,508	154	2.05%
1999	$207,019,891	$59,200	$27,188	7,614	165	2.17%
2000	$221,786,858	$59,300	$28,596	7,756	178	2.29%
2001	$231,209,465	$60,600	$28,709	8,054	180	2.23%
2002	$234,175,179	$64,600	$30,070	7,788	165	2.12%
2003	$243,635,622	$65,600	$30,641	7,952	164	2.06%
2004	$251,989,400	$66,800	$31,132	8,095	163	2.01%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 630: VEHICLE SERVICES AND REPAIRS

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$1,734,815,913	$58,200	$33,527	51,744	2,363	4.57%
1999	$1,821,640,128	$59,200	$34,416	52,929	2,376	4.49%
2000	$1,924,101,235	$59,300	$35,036	54,918	2,476	4.51%
2001	$2,032,950,413	$60,600	$36,844	55,177	2,369	4.29%
2002	$2,167,837,489	$64,600	$36,906	58,739	2,290	3.90%
2003	$2,255,415,956	$65,600	$37,607	59,973	2,282	3.81%
2004	$2,332,749,658	$66,800	$38,209	61,053	2,267	3.71%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 633: PETROLEUM PRODUCTS, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$318,819,546	$58,200	$23,135	13,781	202	1.47%
1999	$328,847,386	$59,200	$23,414	14,045	200	1.42%
2000	$334,327,783	$59,300	$27,003	12,381	239	1.93%
2001	$351,578,362	$60,600	$27,413	12,825	188	1.47%
2002	$375,698,838	$64,600	$27,291	13,766	224	1.63%
2003	$390,876,695	$65,600	$27,810	14,055	223	1.59%
2004	$404,279,075	$66,800	$28,254	14,308	222	1.55%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 636: OTHER SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$6,396,271,270	$58,200	$20,755	308,175	4,780	1.55%
1999	$6,774,383,597	$59,200	$21,371	316,982	5,273	1.66%
2000	$7,189,136,439	$59,300	$21,776	330,142	5,534	1.68%
2001	$7,367,956,083	$60,600	$22,152	332,608	5,234	1.57%
2002	$7,716,988,900	$64,600	$22,389	344,674	5,212	1.51%
2003	$8,028,747,535	$65,600	$22,814	351,912	5,194	1.48%
2004	$8,304,037,230	$66,800	$23,179	358,246	5,160	1.44%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 638: PHARMACIES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$1,111,367,538	$58,200	$20,310	54,719	355	0.65%
1999	$1,166,662,239	$59,200	$22,087	52,821	388	0.73%
2000	$1,240,902,229	$59,300	$22,492	55,171	327	0.59%
2001	$1,345,212,490	$60,600	$23,889	56,312	321	0.57%
2002	$1,461,483,047	$64,600	$24,115	60,606	325	0.54%
2003	$1,520,525,501	$65,600	$24,573	61,879	324	0.52%
2004	$1,572,661,279	$66,800	$24,966	62,993	322	0.51%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 641: CLOTHING STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$831,613,036	$58,200	$18,789	44,261	513	1.16%
1999	$885,131,424	$59,200	$20,378	43,435	524	1.21%
2000	$967,608,178	$59,300	$20,340	47,572	644	1.35%
2001	$999,714,976	$60,600	$20,356	49,112	533	1.09%
2002	$1,060,479,753	$64,600	$20,148	52,636	552	1.05%
2003	$1,103,322,075	$65,600	$20,531	53,741	550	1.02%
2004	$1,141,152,782	$66,800	$20,859	54,708	547	1.00%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 657: AUTOMOBILE AND TRUCK DEALERS

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$983,775,391	$58,200	$29,431	33,426	292	0.87%
1999	$1,069,735,406	$59,200	$28,313	37,782	314	0.83%
2000	$1,128,204,048	$59,300	$29,280	38,531	300	0.78%
2001	$1,159,504,916	$60,600	$28,500	40,685	305	0.75%
2002	$1,258,077,054	$64,600	$30,763	40,895	268	0.66%
2003	$1,308,902,109	$65,600	$31,348	41,754	267	0.64%
2004	$1,353,781,744	$66,800	$31,849	42,506	265	0.62%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 668: COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$2,006,773,046	$58,200	$28,176	71,223	458	0.64%
1999	$2,239,517,011	$59,200	$28,881	77,544	498	0.64%
2000	$2,418,998,791	$59,300	$29,914	80,864	453	0.56%
2001	$2,506,927,820	$60,600	$30,636	81,829	407	0.50%
2002	$2,367,211,411	$64,600	$31,094	76,131	393	0.52%
2003	$2,462,844,385	$65,600	$31,685	77,730	392	0.50%
2004	$2,547,290,393	$66,800	$32,192	79,129	389	0.49%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 670: MACHINERY AND OTHER VEHICLES, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$1,180,281,168	$58,200	$31,275	37,739	839	2.22%
1999	$1,265,138,148	$59,200	$33,227	38,076	880	2.31%
2000	$1,355,073,538	$59,300	$33,908	39,963	864	2.16%
2001	$1,393,105,713	$60,600	$35,443	39,306	873	2.22%
2002	$1,427,009,011	$64,600	$35,625	40,056	776	1.94%
2003	$1,484,658,748	$65,600	$36,302	40,897	773	1.89%
2004	$1,535,564,727	$66,800	$36,883	41,633	768	1.84%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 681: LUMBER AND BUILDERS SUPPLY

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$602,754,136	$58,200	$23,403	25,755	879	3.41%
1999	$680,106,658	$59,200	$24,410	27,862	1,010	3.63%
2000	$727,748,695	$59,300	$25,023	29,084	1,164	4.00%
2001	$784,442,403	$60,600	$25,944	30,236	1,247	4.12%
2002	$835,819,108	$64,600	$24,925	33,533	1,301	3.88%
2003	$869,585,364	$65,600	$25,399	34,237	1,296	3.79%
2004	$899,401,707	$66,800	$25,805	34,853	1,288	3.70%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 685: METAL PRODUCTS, WHOLESALE

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$170,237,212	$58,200	$28,721	5,927	183	3.09%
1999	$186,057,616	$59,200	$30,738	6,053	198	3.27%
2000	$155,623,124	$59,300	$32,533	4,784	193	4.03%
2001	$140,279,798	$60,600	$33,291	4,214	167	3.96%
2002	$132,614,620	$64,600	$33,071	4,010	163	4.06%
2003	$137,972,118	$65,600	$33,699	4,094	162	3.96%
2004	$142,702,906	$66,800	$34,239	4,168	161	3.86%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 689: WASTE MATERIALS RECYCLING

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$127,970,247	$58,200	$27,628	4,632	274	5.92%
1999	$119,317,433	$59,200	$27,345	4,363	306	7.01%
2000	$134,369,492	$59,300	$28,238	4,758	272	5.72%
2001	$134,646,037	$60,600	$29,902	4,503	263	5.84%
2002	$143,570,761	$64,600	$31,263	4,592	268	5.84%
2003	$149,370,876	$65,600	$31,857	4,688	267	5.70%
2004	$154,492,505	$66,800	$32,367	4,772	265	5.55%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS F: RETAIL AND WHOLESALE TRADES

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$18,555,296,630	$58,200	$23,231	798,719	15,846	1.98%
1999	$19,747,486,597	$59,200	$24,032	821,717	16,416	2.00%
2000	$20,905,546,643	$59,300	$24,495	853,478	17,377	2.04%
2001	$21,724,353,468	$60,600	$25,108	865,240	16,721	1.93%
2002	$22,685,155,255	$64,600	$25,535	888,409	16,680	1.88%
2003	$23,601,612,842	$65,600	$26,020	907,066	16,646	1.84%
2004	$24,410,864,943	$66,800	$26,436	923,393	16,544	1.79%

2004 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2004 New Claims Cost		2004 Premium Rate
		Cost Index * (%)	Cost per LTI ($)	($)
604	FOOD, SALES	81%	8,197	2.36
606	GROCERY AND CONVENIENCE STORES	83%	8,382	1.30
607	SPECIALTY FOOD STORES	153%	15,495	3.11
608	BEER STORES	102%	10,388	3.62
612	AGRICULTURAL PRODUCTS, SALES	157%	15,951	2.45
630	VEHICLE SERVICES AND REPAIRS	158%	16,014	3.57
633	PETROLEUM PRODUCTS, SALES	131%	13,284	1.75
636	OTHER SALES	83%	8,455	1.22
638	PHARMACIES	93%	9,453	0.44
641	CLOTHING STORES	82%	8,376	0.95
657	AUTOMOBILE AND TRUCK DEALERS	136%	13,834	0.62
668	COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES	99%	10,018	0.38
670	MACHINERY AND OTHER VEHICLES, SALES	124%	12,618	1.54
681	LUMBER AND BUILDERS SUPPLY	83%	8,417	2.80
685	METAL PRODUCTS, WHOLESALE	112%	11,395	3.03
689	WASTE MATERIALS RECYCLING	187%	18,975	7.25
CLASS: F	**RETAIL AND WHOLESALE TRADES**		**10,159**	**1.58**

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 604: FOOD, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.373	0.418
	Total	**0.373**	**0.418**
B.2 Legislative Obligations			
	WSIAT	0.014	0.016
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.037	0.041
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.004
	Total	**0.064**	**0.072**
B.3 Accident Prevention			
	OSSA	0.034	0.034
	Total	**0.471**	**0.524**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.053	
B.5 NET OVERHEAD EXPENSES		**0.524**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 606: GROCERY AND CONVENIENCE STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.284	0.229
	Total	**0.284**	**0.229**
B.2 Legislative Obligations			
	WSIAT	0.011	0.009
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.002
	OHSA	0.028	0.023
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.002
	Total	**0.049**	**0.039**
B.3 Accident Prevention			
	OSSA	0.025	0.025
	Total	**0.357**	**0.292**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.065)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		**0.292**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 607: SPECIALTY FOOD STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.435	0.551
	Total	**0.435**	**0.551**
B.2 Legislative Obligations			
	WSIAT	0.016	0.020
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.043	0.054
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	**0.074**	**0.094**
B.3 Accident Prevention			
	OSSA	0.041	0.041
	Total	**0.550**	**0.686**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.136	
B.5 NET OVERHEAD EXPENSES		**0.686**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 608: BEER STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.478	0.638
	Total	**0.478**	**0.638**
B.2 Legislative Obligations			
	WSIAT	0.018	0.024
	Office of Worker Advisor	0.009	0.012
	Office of Employer Advisor	0.003	0.004
	OHSA	0.047	0.063
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.005	0.007
	Total	**0.083**	**0.111**
B.3 Accident Prevention			
	OSSA	0.046	0.046
	Total	**0.607**	**0.795**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.188	
B.5 NET OVERHEAD EXPENSES		**0.795**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 612: AGRICULTURAL PRODUCTS, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.379	0.432
	Total	**0.379**	**0.432**
B.2 Legislative Obligations			
	WSIAT	0.014	0.016
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.037	0.042
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	**0.064**	**0.073**
B.3 Accident Prevention			
	IAPA	0.046	0.046
	Total	**0.490**	**0.552**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.062	
B.5 NET OVERHEAD EXPENSES		**0.552**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 630: VEHICLE SERVICES AND REPAIRS

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.474	0.633
	Total	**0.474**	**0.633**
B.2 Legislative Obligations			
	WSIAT	0.018	0.024
	Office of Worker Advisor	0.009	0.012
	Office of Employer Advisor	0.003	0.004
	OHSA	0.047	0.063
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.005	0.007
	Total	**0.083**	**0.111**
B.3 Accident Prevention			
	OSSA	0.045	0.045
	Total	**0.601**	**0.788**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.187	
B.5 NET OVERHEAD EXPENSES		**0.788**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 633: PETROLEUM PRODUCTS, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.321	0.307
	Total	**0.321**	**0.307**
B.2 Legislative Obligations			
	WSIAT	0.012	0.011
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.031	0.030
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.003
	Total	**0.054**	**0.052**
B.3 Accident Prevention			
	IAPA	0.038	0.038
	Total	**0.414**	**0.398**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.016)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		**0.398**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 636: OTHER SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.277	0.214
	Total	**0.277**	**0.214**
B.2 Legislative Obligations			
	WSIAT	0.010	0.008
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.002
	OHSA	0.027	0.021
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.002
	Total	**0.047**	**0.036**
B.3 Accident Prevention			
	OSSA	0.024	0.024
	Total	**0.349**	**0.275**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.074)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		**0.275**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 638: PHARMACIES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.213	0.076
	Total	**0.213**	**0.076**
B.2 Legislative Obligations			
	WSIAT	0.008	0.003
	Office of Worker Advisor	0.004	0.001
	Office of Employer Advisor	0.001	0.000
	OHSA	0.021	0.008
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.002	0.001
	Total	**0.036**	**0.013**
B.3 Accident Prevention			
	OSSA	0.017	0.017
	Total	**0.266**	**0.106**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.160)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		**0.106**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 641: CLOTHING STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.256	0.168
	Total	**0.256**	**0.168**
B.2 Legislative Obligations			
	WSIAT	0.009	0.006
	Office of Worker Advisor	0.005	0.003
	Office of Employer Advisor	0.002	0.001
	OHSA	0.025	0.016
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.002
	Total	**0.044**	**0.029**
B.3 Accident Prevention			
	OSSA	0.022	0.022
	Total	**0.321**	**0.218**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.103)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		**0.218**	

 © WSIB Ontario

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 657: AUTOMOBILE AND TRUCK DEALERS

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.227	0.106
	Total	**0.227**	**0.106**
B.2 Legislative Obligations			
	WSIAT	0.008	0.004
	Office of Worker Advisor	0.004	0.002
	Office of Employer Advisor	0.001	0.000
	OHSA	0.022	0.010
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.002	0.001
	Total	**0.037**	**0.017**
B.3 Accident Prevention			
	OSSA	0.019	0.019
	Total	**0.286**	**0.145**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.141)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		**0.145**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 668: COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.207	0.064
	Total	**0.207**	**0.064**
B.2 Legislative Obligations			
	WSIAT	0.008	0.002
	Office of Worker Advisor	0.004	0.001
	Office of Employer Advisor	0.001	0.000
	OHSA	0.020	0.006
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.002	0.001
	Total	**0.035**	**0.011**
B.3 Accident Prevention			
	OSSA	0.016	0.016
	Total	**0.259**	**0.092**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.167)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		**0.092**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 670: MACHINERY AND OTHER VEHICLES, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.303	0.269
	Total	**0.303**	**0.269**
B.2 Legislative Obligations			
	WSIAT	0.011	0.010
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.002
	OHSA	0.030	0.027
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.003
	Total	**0.051**	**0.045**
B.3 Accident Prevention			
	IAPA	0.036	0.036
	Total	**0.392**	**0.352**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.040)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		**0.352**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 681: LUMBER AND BUILDERS SUPPLY

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.408	0.494
	Total	**0.408**	**0.494**
B.2 Legislative Obligations			
	WSIAT	0.015	0.018
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.003	0.004
	OHSA	0.040	0.048
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	**0.069**	**0.083**
B.3 Accident Prevention			
	THSAO	0.049	0.049
	Total	**0.528**	**0.628**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.100	
B.5 NET OVERHEAD EXPENSES		**0.628**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 685: METAL PRODUCTS, WHOLESALE

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.427	0.535
	Total	**0.427**	**0.535**
B.2 Legislative Obligations			
	WSIAT	0.016	0.020
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.042	0.053
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	**0.073**	**0.091**
B.3 Accident Prevention			
	IAPA	0.052	0.052
	Total	**0.552**	**0.678**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.126	
B.5 NET OVERHEAD EXPENSES		**0.678**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 689: WASTE MATERIALS RECYCLING

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.809	1.053
	Total	**0.809**	**1.053**
B.2 Legislative Obligations			
	WSIAT	0.030	0.039
	Office of Worker Advisor	0.015	0.020
	Office of Employer Advisor	0.005	0.007
	OHSA	0.080	0.104
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.008	0.010
	Total	**0.139**	**0.181**
B.3 Accident Prevention			
	THSAO	0.080	0.080
	Total	**1.029**	**1.315**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.286	
B.5 NET OVERHEAD EXPENSES		**1.315**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS F: RETAIL AND WHOLESALE TRADES

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.308	0.277
	Total	**0.308**	**0.277**
B.2 Legislative Obligations			
	WSIAT	0.011	0.010
	Office of Worker Advisor	0.006	0.005
	Office of Employer Advisor	0.002	0.002
	OHSA	0.030	0.027
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.003
	Total	**0.052**	**0.047**
B.3 Accident Prevention			
		0.029	0.029
	Total	**0.390**	**0.354**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.036)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		**0.354**	

2004 PREMIUM RATE COMPONENTS

RATE GROUP 604: FOOD, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.093			1.140		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.280)			(0.255)		
b. *plus* Transfer Charge	0.228			0.253		
3. NET NEW CLAIMS COST	1.042	1.042	44%	1.138	1.138	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.373			0.399		
2. Legislative Obligations	0.064			0.071		
3. Accident Prevention	0.034			0.033		
4. TOTAL OVERHEAD EXPENSES	0.471			0.504		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.053			0.030		
5. NET OVERHEAD EXPENSES	0.524	0.524	22%	0.534	0.534	22%
C. UNFUNDED LIABILITY		0.854	36%		0.797	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.032)			(0.027)		
2. 2000 Accident Year	(0.006)			(0.015)		
3. 2001 Accident Year	(0.021)			N/A		
	(0.060)	(0.060)	-3%	(0.042)	(0.042)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		**2.36**	100%		**2.43**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 606: GROCERY AND CONVENIENCE STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.571			0.597		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.122)			(0.127)		
b. *plus* Transfer Charge	0.119			0.132		
3. NET NEW CLAIMS COST	0.569	0.569	44%	0.603	0.603	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.284			0.300		
2. Legislative Obligations	0.049			0.055		
3. Accident Prevention	0.025			0.023		
4. TOTAL OVERHEAD EXPENSES	0.357			0.378		
a. *minus* Relief	(0.065)			(0.089)		
b. *plus* Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.292	0.292	22%	0.289	0.289	22%
C. UNFUNDED LIABILITY		0.466	36%		0.423	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.017)			(0.014)		
2. 2000 Accident Year	(0.003)			(0.007)		
3. 2001 Accident Year	(0.011)			N/A		
	(0.032)	(0.032)	-2%	(0.022)	(0.022)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		**1.30**	100%		**1.29**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 607: SPECIALTY FOOD STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.387			1.463		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.304)			(0.285)		
b. *plus* Transfer Charge	0.289			0.324		
3. NET NEW CLAIMS COST	1.373	1.373	44%	1.503	1.503	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.435			0.466		
2. Legislative Obligations	0.074			0.086		
3. Accident Prevention	0.041			0.040		
4. TOTAL OVERHEAD EXPENSES	0.550			0.591		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.136			0.110		
5. NET OVERHEAD EXPENSES	0.686	0.686	22%	0.701	0.701	22%
C. UNFUNDED LIABILITY		1.125	36%		1.052	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.042)			(0.035)		
2. 2000 Accident Year	(0.008)			(0.019)		
3. 2001 Accident Year	(0.028)			N/A		
	(0.079)	(0.079)	-3%	(0.055)	(0.055)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		**3.11**	100%		**3.20**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 608: BEER STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.714			1.837		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.468)			(0.574)		
b. *plus* Transfer Charge	0.357			0.407		
3. NET NEW CLAIMS COST	1.604	1.604	44%	1.671	1.671	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.478			0.498		
2. Legislative Obligations	0.083			0.090		
3. Accident Prevention	0.046			0.043		
4. TOTAL OVERHEAD EXPENSES	0.607			0.632		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.188			0.146		
5. NET OVERHEAD EXPENSES	0.795	0.795	22%	0.778	0.778	22%
C. UNFUNDED LIABILITY		1.314	36%		1.170	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.049)			(0.039)		
2. 2000 Accident Year	(0.009)			(0.022)		
3. 2001 Accident Year	(0.033)			N/A		
	(0.092)	(0.092)	-3%	(0.062)	(0.062)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		**3.62**	100%		**3.56**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 612: AGRICULTURAL PRODUCTS, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.047			1.167		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.189)			(0.222)		
b. *plus* Transfer Charge	0.218			0.259		
3. NET NEW CLAIMS COST	1.077	1.077	44%	1.204	1.204	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.379			0.411		
2. Legislative Obligations	0.064			0.074		
3. Accident Prevention	0.046			0.042		
4. TOTAL OVERHEAD EXPENSES	0.490			0.528		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.062			0.044		
5. NET OVERHEAD EXPENSES	0.552	0.552	23%	0.572	0.572	22%
C. UNFUNDED LIABILITY		0.883	36%		0.843	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.033)			(0.028)		
2. 2000 Accident Year	(0.006)			(0.015)		
3. 2001 Accident Year	(0.022)			N/A		
	(0.062)	(0.062)	-3%	(0.044)	(0.044)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		**2.45**	100%		**2.58**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 630: VEHICLE SERVICES AND REPAIRS

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.580			1.687		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.330)			(0.312)		
b. *plus* Transfer Charge	0.329			0.374		
3. NET NEW CLAIMS COST	1.580	1.580	44%	1.750	1.750	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.474			0.512		
2. Legislative Obligations	0.083			0.095		
3. Accident Prevention	0.045			0.044		
4. TOTAL OVERHEAD EXPENSES	0.601			0.650		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.187			0.164		
5. NET OVERHEAD EXPENSES	0.788	0.788	22%	0.814	0.814	22%
C. UNFUNDED LIABILITY		1.294	36%		1.225	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.049)			(0.041)		
2. 2000 Accident Year	(0.009)			(0.023)		
3. 2001 Accident Year	(0.032)			N/A		
	(0.091)	(0.091)	-3%	(0.065)	(0.065)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		**3.57**	100%		**3.72**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 633: PETROLEUM PRODUCTS, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.740			0.763		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.131)			(0.139)		
b. *plus* Transfer Charge	0.154			0.169		
3. NET NEW CLAIMS COST	0.765	0.765	44%	0.793	0.793	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.321			0.335		
2. Legislative Obligations	0.054			0.060		
3. Accident Prevention	0.038			0.034		
4. TOTAL OVERHEAD EXPENSES	0.414			0.430		
a. *minus* Relief	(0.016)			(0.047)		
b. *plus* Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.398	0.398	23%	0.383	0.383	23%
C. UNFUNDED LIABILITY		0.627	36%		0.556	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.023)			(0.018)		
2. 2000 Accident Year	(0.004)			(0.010)		
3. 2001 Accident Year	(0.015)			N/A		
	(0.044)	(0.044)	-3%	(0.029)	(0.029)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		**1.75**	100%		**1.70**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 636: OTHER SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.533			0.557		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.111)			(0.108)		
b. *plus* Transfer Charge	0.111			0.123		
3. NET NEW CLAIMS COST	0.534	0.534	44%	0.572	0.572	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.277			0.294		
2. Legislative Obligations	0.047			0.053		
3. Accident Prevention	0.024			0.023		
4. TOTAL OVERHEAD EXPENSES	0.349			0.370		
a. *minus* Relief	(0.074)			(0.095)		
b. *plus* Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.275	0.275	23%	0.275	0.275	22%
C. UNFUNDED LIABILITY		0.438	36%		0.401	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.016)			(0.013)		
2. 2000 Accident Year	(0.003)			(0.007)		
3. 2001 Accident Year	(0.011)			N/A		
	(0.030)	(0.030)	-2%	(0.021)	(0.021)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		**1.22**	100%		**1.23**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 638: PHARMACIES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.196			0.206		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.050)			(0.041)		
b. *plus* Transfer Charge	0.041			0.046		
3. NET NEW CLAIMS COST	0.188	0.188	43%	0.211	0.211	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.213			0.227		
2. Legislative Obligations	0.036			0.041		
3. Accident Prevention	0.017			0.016		
4. TOTAL OVERHEAD EXPENSES	0.266			0.284		
a. *minus* Relief	(0.160)			(0.175)		
b. *plus* Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.106	0.106	24%	0.109	0.109	24%
C. UNFUNDED LIABILITY		0.154	35%		0.148	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.005)			(0.005)		
2. 2000 Accident Year	(0.001)			(0.002)		
3. 2001 Accident Year	(0.003)			N/A		
	(0.010)	(0.010)	-2%	(0.007)	(0.007)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		**0.44**	100%		**0.46**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 641: CLOTHING STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.408			0.447		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.076)			(0.109)		
b. *plus* Transfer Charge	0.085			0.099		
3. NET NEW CLAIMS COST	0.417	0.417	44%	0.437	0.437	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.256			0.269		
2. Legislative Obligations	0.044			0.049		
3. Accident Prevention	0.022			0.020		
4. TOTAL OVERHEAD EXPENSES	0.321			0.338		
a. *minus* Relief	(0.103)			(0.125)		
b. *plus* Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.218	0.218	23%	0.213	0.213	23%
C. UNFUNDED LIABILITY		0.342	36%		0.306	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.012)			(0.010)		
2. 2000 Accident Year	(0.002)			(0.005)		
3. 2001 Accident Year	(0.008)			N/A		
	(0.024)	(0.024)	-3%	(0.016)	(0.016)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		**0.95**	100%		**0.94**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 657: AUTOMOBILE AND TRUCK DEALERS

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.275			0.292		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.065)			(0.056)		
b. *plus* Transfer Charge	0.057			0.065		
3. NET NEW CLAIMS COST	0.268	0.268	43%	0.301	0.301	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.227			0.244		
2. Legislative Obligations	0.037			0.043		
3. Accident Prevention	0.019			0.018		
4. TOTAL OVERHEAD EXPENSES	0.286			0.306		
a. *minus* Relief	(0.141)			(0.155)		
b. *plus* Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.145	0.145	23%	0.151	0.151	23%
C. UNFUNDED LIABILITY		0.220	35%		0.211	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.008)			(0.007)		
2. 2000 Accident Year	(0.001)			(0.003)		
3. 2001 Accident Year	(0.005)			N/A		
	(0.015)	(0.015)	-2%	(0.011)	(0.011)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		**0.62**	100%		**0.65**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 668: COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.155			0.161		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.027)			(0.025)		
b. *plus* Transfer Charge	0.032			0.036		
3. NET NEW CLAIMS COST	0.161	0.161	42%	0.173	0.173	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.207			0.220		
2. Legislative Obligations	0.035			0.040		
3. Accident Prevention	0.016			0.016		
4. TOTAL OVERHEAD EXPENSES	0.259			0.276		
a. *minus* Relief	(0.167)			(0.184)		
b. *plus* Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.092	0.092	24%	0.092	0.092	24%
C. UNFUNDED LIABILITY		0.132	35%		0.121	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.004)			(0.004)		
2. 2000 Accident Year	0.000			(0.002)		
3. 2001 Accident Year	(0.003)			N/A		
	(0.009)	(0.009)	-2%	(0.006)	(0.006)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		**0.38**	100%		**0.38**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 670: MACHINERY AND OTHER VEHICLES, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.641			0.670		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.104)			(0.106)		
b. *plus* Transfer Charge	0.133			0.149		
3. NET NEW CLAIMS COST	0.671	0.671	44%	0.713	0.713	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.303			0.320		
2. Legislative Obligations	0.051			0.058		
3. Accident Prevention	0.036			0.033		
4. TOTAL OVERHEAD EXPENSES	0.392			0.412		
a. *minus* Relief	(0.040)			(0.065)		
b. *plus* Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.352	0.352	23%	0.347	0.347	23%
C. UNFUNDED LIABILITY		0.550	36%		0.499	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.020)			(0.017)		
2. 2000 Accident Year	(0.003)			(0.009)		
3. 2001 Accident Year	(0.013)			N/A		
	(0.038)	(0.038)	-2%	(0.026)	(0.026)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		**1.54**	100%		**1.53**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 681: LUMBER AND BUILDERS SUPPLY

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.223			1.317		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.248)			(0.262)		
b. *plus* Transfer Charge	0.255			0.292		
3. NET NEW CLAIMS COST	1.230	1.230	44%	1.347	1.347	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.408			0.438		
2. Legislative Obligations	0.069			0.079		
3. Accident Prevention	0.049			0.048		
4. TOTAL OVERHEAD EXPENSES	0.528			0.566		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.100			0.075		
5. NET OVERHEAD EXPENSES	0.628	0.628	22%	0.641	0.641	22%
C. UNFUNDED LIABILITY		1.008	36%		0.943	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.038)			(0.032)		
2. 2000 Accident Year	(0.007)			(0.017)		
3. 2001 Accident Year	(0.025)			N/A		
	(0.070)	(0.070)	-3%	(0.050)	(0.050)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		**2.80**	100%		**2.88**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 685: METAL PRODUCTS, WHOLESALE

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.305			1.313		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.245)			(0.245)		
b. *plus* Transfer Charge	0.272			0.291		
3. NET NEW CLAIMS COST	1.332	1.332	44%	1.359	1.359	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.427			0.440		
2. Legislative Obligations	0.073			0.079		
3. Accident Prevention	0.052			0.046		
4. TOTAL OVERHEAD EXPENSES	0.552			0.566		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.126			0.078		
5. NET OVERHEAD EXPENSES	0.678	0.678	22%	0.644	0.644	22%
C. UNFUNDED LIABILITY		1.092	36%		0.952	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.041)			(0.032)		
2. 2000 Accident Year	(0.007)			(0.017)		
3. 2001 Accident Year	(0.027)			N/A		
	(0.076)	(0.076)	-3%	(0.050)	(0.050)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		**3.03**	100%		**2.91**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 689: WASTE MATERIALS RECYCLING

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	3.304			3.584		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.626)			(0.628)		
b. *plus* Transfer Charge	0.688			0.794		
3. NET NEW CLAIMS COST	3.367	3.367	46%	3.751	3.751	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.809			0.883		
2. Legislative Obligations	0.139			0.161		
3. Accident Prevention	0.080			0.081		
4. TOTAL OVERHEAD EXPENSES	1.029			1.126		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.286			0.606		
5. NET OVERHEAD EXPENSES	1.315	1.315	18%	1.732	1.732	22%
C. UNFUNDED LIABILITY		2.759	38%		2.627	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.104)			(0.089)		
2. 2000 Accident Year	(0.019)			(0.049)		
3. 2001 Accident Year	(0.069)			N/A		
	(0.194)	(0.194)	-3%	(0.139)	(0.139)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		**7.25**	100%		**7.97**	100%

2004 PREMIUM RATE COMPONENTS

CLASS F: RETAIL AND WHOLESALE TRADES

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.699			0.732		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.150)			(0.145)		
b. *plus* Transfer Charge	0.146			0.162		
3. NET NEW CLAIMS COST	0.695	0.695	44%	0.750	0.750	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.308			0.327		
2. Legislative Obligations	0.052			0.058		
3. Accident Prevention	0.029			0.027		
4. TOTAL OVERHEAD EXPENSES	0.390			0.413		
a. *minus* Relief	(0.036)			(0.056)		
b. *plus* Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.354	0.354	22%	0.357	0.357	22%
C. UNFUNDED LIABILITY		0.570	36%		0.525	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.021)			(0.017)		
2. 2000 Accident Year	(0.004)			(0.009)		
3. 2001 Accident Year	(0.014)			N/A		
	(0.040)	(0.040)	-3%	(0.027)	(0.027)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		**1.58**	100%		**1.61**	100%

2004 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Unfunded Liability ($)	(Gain)/Loss ($)	2004 Premium Rate ($)
604	FOOD, SALES	1.042	0.524	0.854	(0.060)	2.36
606	GROCERY AND CONVENIENCE STORES	0.569	0.292	0.466	(0.032)	1.30
607	SPECIALTY FOOD STORES	1.373	0.686	1.125	(0.079)	3.11
608	BEER STORES	1.604	0.795	1.314	(0.092)	3.62
612	AGRICULTURAL PRODUCTS, SALES	1.077	0.552	0.883	(0.062)	2.45
630	VEHICLE SERVICES AND REPAIRS	1.580	0.788	1.294	(0.091)	3.57
633	PETROLEUM PRODUCTS, SALES	0.765	0.398	0.627	(0.044)	1.75
636	OTHER SALES	0.534	0.275	0.438	(0.030)	1.22
638	PHARMACIES	0.188	0.106	0.154	(0.010)	0.44
641	CLOTHING STORES	0.417	0.218	0.342	(0.024)	0.95
657	AUTOMOBILE AND TRUCK DEALERS	0.268	0.145	0.220	(0.015)	0.62
668	COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES	0.161	0.092	0.132	(0.009)	0.38
670	MACHINERY AND OTHER VEHICLES, SALES	0.671	0.352	0.550	(0.038)	1.54
681	LUMBER AND BUILDERS SUPPLY	1.230	0.628	1.008	(0.070)	2.80
685	METAL PRODUCTS, WHOLESALE	1.332	0.678	1.092	(0.076)	3.03
689	WASTE MATERIALS RECYCLING	3.367	1.315	2.759	(0.194)	7.25
CLASS: F	**RETAIL AND WHOLESALE TRADES**	**0.695**	**0.354**	**0.570**	**(0.040)**	**1.58**

WSIB 2004 Premium Rates MANUAL

SECTION 6G

Class G –
Supporting Documentation

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 704: ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$795,263,205	$58,200	$37,816	21,030	482	2.29%
1999	$889,955,567	$59,200	$38,840	22,913	526	2.30%
2000	$1,027,808,494	$59,300	$39,390	26,093	591	2.26%
2001	$1,115,656,583	$60,600	$40,754	27,375	598	2.18%
2002	$1,211,310,098	$64,600	$41,552	29,151	585	2.01%
2003	$1,257,775,953	$65,600	$42,300	29,734	582	1.96%
2004	$1,299,609,582	$66,800	$42,850	30,329	580	1.91%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 707: MECHANICAL AND SHEET METAL WORK

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$1,123,164,500	$58,200	$38,385	29,260	844	2.88%
1999	$1,244,589,405	$59,200	$40,089	31,045	862	2.78%
2000	$1,436,558,820	$59,300	$41,220	34,851	955	2.74%
2001	$1,625,307,148	$60,600	$42,719	38,046	1,012	2.66%
2002	$1,784,794,753	$64,600	$43,461	41,066	956	2.33%
2003	$1,853,259,480	$65,600	$44,243	41,887	952	2.27%
2004	$1,914,898,890	$66,800	$44,818	42,725	947	2.22%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 711: ROADBUILDING AND EXCAVATING

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$817,757,707	$58,200	$40,265	20,309	489	2.41%
1999	$870,887,618	$59,200	$40,599	21,451	506	2.36%
2000	$981,537,807	$59,300	$42,211	23,253	561	2.41%
2001	$1,067,928,490	$60,600	$43,457	24,574	525	2.14%
2002	$1,087,654,609	$64,600	$43,627	24,931	525	2.11%
2003	$1,129,377,040	$65,600	$44,412	25,430	523	2.06%
2004	$1,166,940,120	$66,800	$44,990	25,939	520	2.00%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 719: INSIDE FINISHING

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$423,710,063	$58,200	$37,037	11,440	430	3.76%
1999	$493,120,431	$59,200	$39,269	12,558	437	3.48%
2000	$568,581,806	$59,300	$39,709	14,319	478	3.34%
2001	$638,219,081	$60,600	$41,749	15,287	478	3.13%
2002	$734,284,581	$64,600	$40,296	18,222	496	2.72%
2003	$762,451,738	$65,600	$41,021	18,586	494	2.66%
2004	$787,810,882	$66,800	$41,555	18,958	492	2.60%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 723: INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$704,362,686	$58,200	$36,261	19,425	548	2.82%
1999	$783,877,361	$59,200	$37,532	20,886	546	2.61%
2000	$890,238,085	$59,300	$35,857	24,827	587	2.36%
2001	$957,853,429	$60,600	$38,183	25,086	632	2.52%
2002	$1,066,189,386	$64,600	$39,800	26,789	602	2.25%
2003	$1,107,088,411	$65,600	$40,516	27,325	599	2.19%
2004	$1,143,910,171	$66,800	$41,043	27,872	597	2.14%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 728: ROOFING

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$168,133,804	$58,200	$32,824	5,122	272	5.31%
1999	$178,866,742	$59,200	$32,313	5,535	229	4.14%
2000	$194,294,652	$59,300	$34,227	5,677	270	4.76%
2001	$223,654,673	$60,600	$33,614	6,654	286	4.30%
2002	$241,099,405	$64,600	$35,141	6,861	294	4.29%
2003	$250,347,978	$65,600	$35,774	6,998	293	4.19%
2004	$258,674,552	$66,800	$36,239	7,138	291	4.08%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 732: HEAVY CIVIL CONSTRUCTION

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$241,456,768	$58,200	$49,970	4,832	151	3.13%
1999	$258,322,788	$59,200	$50,495	5,116	155	3.03%
2000	$288,367,856	$59,300	$49,860	5,784	161	2.78%
2001	$289,306,993	$60,600	$49,881	5,800	126	2.17%
2002	$296,141,802	$64,600	$52,148	5,679	123	2.17%
2003	$307,501,802	$65,600	$53,087	5,793	122	2.11%
2004	$317,729,311	$66,800	$53,777	5,909	122	2.06%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 737: MILLWRIGHTING AND WELDING

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$224,949,844	$58,200	$41,281	5,449	249	4.57%
1999	$271,473,098	$59,200	$43,199	6,284	217	3.45%
2000	$312,482,942	$59,300	$43,112	7,248	270	3.73%
2001	$339,459,957	$60,600	$42,230	8,038	243	3.02%
2002	$390,656,188	$64,600	$42,736	9,141	229	2.51%
2003	$405,641,759	$65,600	$43,505	9,324	257	2.76%
2004	$419,133,404	$66,800	$44,071	9,510	262	2.75%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 741: MASONRY

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$187,300,228	$58,200	$39,892	4,695	280	5.96%
1999	$200,784,723	$59,200	$42,840	4,687	259	5.53%
2000	$226,012,892	$59,300	$42,958	5,261	297	5.65%
2001	$256,760,751	$60,600	$46,417	5,532	334	6.04%
2002	$283,453,433	$64,600	$45,763	6,194	290	4.68%
2003	$294,326,707	$65,600	$46,587	6,318	337	5.33%
2004	$304,116,013	$66,800	$47,192	6,444	344	5.34%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 748: FORM WORK AND DEMOLITION

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$108,090,872	$58,200	$43,840	2,466	162	6.57%
1999	$118,647,999	$59,200	$45,532	2,606	193	7.41%
2000	$141,725,354	$59,300	$45,016	3,148	209	6.64%
2001	$164,390,424	$60,600	$48,096	3,418	236	6.90%
2002	$177,839,658	$64,600	$48,172	3,692	202	5.47%
2003	$184,661,587	$65,600	$49,039	3,766	233	6.19%
2004	$190,803,432	$66,800	$49,677	3,841	237	6.17%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 751: SIDING AND OUTSIDE FINISHING

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$270,791,977	$58,200	$34,834	7,774	404	5.20%
1999	$295,177,459	$59,200	$34,242	8,620	389	4.51%
2000	$351,704,597	$59,300	$36,925	9,525	494	5.19%
2001	$409,211,143	$60,600	$36,304	11,272	510	4.52%
2002	$463,468,976	$64,600	$38,867	11,925	505	4.23%
2003	$481,247,646	$65,600	$39,567	12,164	503	4.14%
2004	$497,253,943	$66,800	$40,081	12,407	500	4.03%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 764: HOMEBUILDING

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$576,575,904	$58,200	$33,671	17,124	980	5.72%
1999	$663,028,098	$59,200	$34,024	19,487	1,008	5.17%
2000	$750,478,076	$59,300	$35,042	21,417	1,099	5.13%
2001	$842,047,225	$60,600	$36,057	23,353	1,208	5.17%
2002	$999,936,952	$64,600	$35,961	27,806	1,230	4.42%
2003	$1,038,294,533	$65,600	$36,608	28,362	1,224	4.32%
2004	$1,072,828,210	$66,800	$37,084	28,929	1,219	4.21%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS G: CONSTRUCTION

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$5,641,557,558	$58,200	$37,882	148,926	5,291	3.55%
1999	$6,268,731,289	$59,200	$38,891	161,188	5,327	3.30%
2000	$7,169,791,381	$59,300	$39,524	181,403	5,972	3.29%
2001	$7,929,795,897	$60,600	$40,784	194,435	6,188	3.18%
2002	$8,736,829,841	$64,600	$41,317	211,457	6,037	2.85%
2003	$9,071,974,634	$65,600	$42,061	215,687	6,119	2.84%
2004	$9,373,708,510	$66,800	$42,608	220,001	6,111	2.78%

2004 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2004 New Claims Cost		2004 Premium Rate
		Cost Index * (%)	Cost per LTI ($)	($)
704	ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES	70%	28,460	3.03
707	MECHANICAL AND SHEET METAL WORK	82%	33,297	3.83
711	ROADBUILDING AND EXCAVATING	103%	41,816	4.20
719	INSIDE FINISHING	118%	47,816	6.83
723	INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION	100%	40,399	4.83
728	ROOFING	113%	45,877	12.34
732	HEAVY CIVIL CONSTRUCTION	165%	66,744	5.84
737	MILLWRIGHTING AND WELDING	117%	47,147	6.70
741	MASONRY	119%	48,111	12.21
748	FORM WORK AND DEMOLITION	150%	60,853	16.47
751	SIDING AND OUTSIDE FINISHING	87%	35,107	8.12
764	HOMEBUILDING	96%	38,848	10.43
CLASS: G	**CONSTRUCTION**		**40,444**	**6.08**

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 704: ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.419	0.517
	Total	**0.419**	**0.517**
B.2 Legislative Obligations			
	WSIAT	0.016	0.020
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.041	0.051
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	**0.072**	**0.089**
B.3 Accident Prevention			
	CSAO	0.105	0.105
	Total	**0.597**	**0.712**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.115	
B.5 NET OVERHEAD EXPENSES		**0.712**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 707: MECHANICAL AND SHEET METAL WORK

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.486	0.649
	Total	**0.486**	**0.649**
B.2 Legislative Obligations			
	WSIAT	0.018	0.024
	Office of Worker Advisor	0.009	0.012
	Office of Employer Advisor	0.003	0.004
	OHSA	0.048	0.064
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.005	0.007
	Total	**0.084**	**0.112**
B.3 Accident Prevention			
	CSAO	0.115	0.115
	Total	**0.684**	**0.875**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.191	
B.5 NET OVERHEAD EXPENSES		**0.875**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 711: ROADBUILDING AND EXCAVATING

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.519	0.691
	Total	**0.519**	**0.691**
B.2 Legislative Obligations			
	WSIAT	0.019	0.025
	Office of Worker Advisor	0.009	0.012
	Office of Employer Advisor	0.003	0.004
	OHSA	0.051	0.068
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.005	0.007
	Total	**0.088**	**0.117**
B.3 Accident Prevention			
	CSAO	0.119	0.119
	Total	**0.727**	**0.928**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.201	
B.5 NET OVERHEAD EXPENSES		**0.928**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 719: INSIDE FINISHING

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.754	0.984
	Total	**0.754**	**0.984**
B.2 Legislative Obligations			
	WSIAT	0.028	0.037
	Office of Worker Advisor	0.014	0.018
	Office of Employer Advisor	0.005	0.007
	OHSA	0.075	0.098
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.008	0.010
	Total	**0.131**	**0.171**
B.3 Accident Prevention			
	CSAO	0.152	0.152
	Total	**1.036**	**1.306**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.270	
B.5 NET OVERHEAD EXPENSES		**1.306**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 723: INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.575	0.760
	Total	**0.575**	**0.760**
B.2 Legislative Obligations			
	WSIAT	0.021	0.028
	Office of Worker Advisor	0.010	0.013
	Office of Employer Advisor	0.004	0.005
	OHSA	0.057	0.075
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.006	0.008
	Total	**0.099**	**0.131**
B.3 Accident Prevention			
	CSAO	0.127	0.127
	Total	**0.801**	**1.018**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.217	
B.5 NET OVERHEAD EXPENSES		**1.018**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 728: ROOFING

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	1.246	1.600
	Total	**1.246**	**1.600**
B.2 Legislative Obligations			
	WSIAT	0.046	0.059
	Office of Worker Advisor	0.022	0.028
	Office of Employer Advisor	0.008	0.010
	OHSA	0.124	0.159
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.013	0.017
	Total	**0.214**	**0.275**
B.3 Accident Prevention			
	CSAO	0.221	0.221
	Total	**1.683**	**2.093**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.415	
B.5 NET OVERHEAD EXPENSES		**2.098**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 732: HEAVY CIVIL CONSTRUCTION

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.666	0.874
	Total	**0.666**	**0.874**
B.2 Legislative Obligations			
	WSIAT	0.025	0.033
	Office of Worker Advisor	0.012	0.016
	Office of Employer Advisor	0.004	0.005
	OHSA	0.066	0.087
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.007	0.009
	Total	**0.115**	**0.151**
B.3 Accident Prevention			
	CSAO	0.140	0.140
	Total	**0.920**	**1.164**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.244	
B.5 NET OVERHEAD EXPENSES		**1.164**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 737: MILLWRIGHTING AND WELDING

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.742	0.969
	Total	**0.742**	**0.969**
B.2 Legislative Obligations			
	WSIAT	0.028	0.037
	Office of Worker Advisor	0.013	0.017
	Office of Employer Advisor	0.005	0.007
	OHSA	0.074	0.097
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.008	0.010
	Total	**0.129**	**0.168**
B.3 Accident Prevention			
	CSAO	0.150	0.150
	Total	**1.021**	**1.287**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.266	
B.5 NET OVERHEAD EXPENSES		**1.287**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 741: MASONRY

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	1.235	1.586
	Total	**1.235**	**1.586**
B.2 Legislative Obligations			
	WSIAT	0.046	0.059
	Office of Worker Advisor	0.022	0.028
	Office of Employer Advisor	0.008	0.010
	OHSA	0.123	0.158
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.013	0.017
	Total	**0.213**	**0.274**
B.3 Accident Prevention			
	CSAO	0.219	0.219
	Total	**1.668**	**2.080**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.412	
B.5 NET OVERHEAD EXPENSES		**2.080**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 748: FORM WORK AND DEMOLITION

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	1.615	2.062
	Total	**1.615**	**2.062**
B.2 Legislative Obligations			
	WSIAT	0.060	0.077
	Office of Worker Advisor	0.029	0.037
	Office of Employer Advisor	0.011	0.014
	OHSA	0.161	0.206
	Mine Rescue	0.000	0.000
	Program Administration	0.002	0.003
	Institute of Work & Health	0.017	0.022
	Total	**0.280**	**0.357**
B.3 Accident Prevention			
	CSAO	0.272	0.272
	Total	**2.167**	**2.691**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.524	
B.5 NET OVERHEAD EXPENSES		**2.691**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 751: SIDING AND OUTSIDE FINISHING

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.869	1.128
	Total	**0.869**	**1.128**
B.2 Legislative Obligations			
	WSIAT	0.032	0.042
	Office of Worker Advisor	0.016	0.021
	Office of Employer Advisor	0.006	0.008
	OHSA	0.086	0.112
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.009	0.012
	Total	**0.150**	**0.195**
B.3 Accident Prevention			
	CSAO	0.168	0.168
	Total	**1.187**	**1.491**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.304	
B.5 NET OVERHEAD EXPENSES		**1.491**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 764: HOMEBUILDING

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	1.076	1.387
	Total	**1.076**	**1.387**
B.2 Legislative Obligations			
	WSIAT	0.040	0.052
	Office of Worker Advisor	0.019	0.024
	Office of Employer Advisor	0.007	0.009
	OHSA	0.107	0.138
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.011	0.014
	Total	**0.185**	**0.239**
B.3 Accident Prevention			
	CSAO	0.197	0.197
	Total	**1.459**	**1.824**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.365	
B.5 NET OVERHEAD EXPENSES		**1.824**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS G: CONSTRUCTION

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.688	0.895
	Total	**0.688**	**0.895**
B.2 Legislative Obligations			
	WSIAT	0.026	0.033
	Office of Worker Advisor	0.012	0.016
	Office of Employer Advisor	0.004	0.006
	OHSA	0.068	0.089
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.007	0.009
	Total	**0.118**	**0.154**
B.3 Accident Prevention			
		0.143	0.143
	Total	**0.950**	**1.192**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.242	
B.5 NET OVERHEAD EXPENSES		**1.192**	

2004 PREMIUM RATE COMPONENTS

RATE GROUP 704: ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES

(CLASS G: CONSTRUCTION)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.289			1.443		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.268)			(0.368)		
b. *plus* Transfer Charge	0.269			0.320		
3. NET NEW CLAIMS COST	1.290	1.290	43%	1.396	1.396	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.419			0.447		
2. Legislative Obligations	0.072			0.080		
3. Accident Prevention	0.105			0.106		
4. TOTAL OVERHEAD EXPENSES	0.597			0.634		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.115			0.086		
5. NET OVERHEAD EXPENSES	0.712	0.712	23%	0.720	0.720	24%
C. UNFUNDED LIABILITY		1.062	35%		0.978	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.041)			(0.034)		
2. 2000 Accident Year	(0.020)			(0.035)		
3. 2001 Accident Year	0.029			N/A		
	(0.033)	(0.033)	-1%	(0.069)	(0.069)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		**3.03**	100%		**3.03**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 707: MECHANICAL AND SHEET METAL WORK

(CLASS G: CONSTRUCTION)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.671			1.846		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.377)			(0.419)		
b. *plus* Transfer Charge	0.348			0.409		
3. NET NEW CLAIMS COST	1.643	1.643	43%	1.837	1.837	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.486			0.528		
2. Legislative Obligations	0.084			0.096		
3. Accident Prevention	0.115			0.116		
4. TOTAL OVERHEAD EXPENSES	0.684			0.740		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.191			0.184		
5. NET OVERHEAD EXPENSES	0.875	0.875	23%	0.924	0.924	23%
C. UNFUNDED LIABILITY		1.353	35%		1.286	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.053)			(0.044)		
2. 2000 Accident Year	(0.026)			(0.046)		
3. 2001 Accident Year	0.037			N/A		
	(0.042)	(0.042)	-1%	(0.091)	(0.091)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		**3.83**	100%		**3.96**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 711: ROADBUILDING AND EXCAVATING

(CLASS G: CONSTRUCTION)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.891			2.088		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.465)			(0.597)		
b. *plus* Transfer Charge	0.394			0.463		
3. NET NEW CLAIMS COST	1.821	1.821	43%	1.955	1.955	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.519			0.550		
2. Legislative Obligations	0.088			0.100		
3. Accident Prevention	0.119			0.119		
4. TOTAL OVERHEAD EXPENSES	0.727			0.769		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.201			0.210		
5. NET OVERHEAD EXPENSES	0.928	0.928	22%	0.979	0.979	23%
C. UNFUNDED LIABILITY		1.499	36%		1.369	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.058)			(0.047)		
2. 2000 Accident Year	(0.028)			(0.049)		
3. 2001 Accident Year	0.041			N/A		
	(0.047)	(0.047)	-1%	(0.097)	(0.097)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		**4.20**	100%		**4.21**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 719: INSIDE FINISHING

(CLASS G: CONSTRUCTION)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	3.031			3.408		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.591)			(0.844)		
b. *plus* Transfer Charge	0.632			0.755		
3. NET NEW CLAIMS COST	3.072	3.072	45%	3.319	3.319	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.754			0.803		
2. Legislative Obligations	0.131			0.146		
3. Accident Prevention	0.152			0.153		
4. TOTAL OVERHEAD EXPENSES	1.036			1.104		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.270			0.510		
5. NET OVERHEAD EXPENSES	1.306	1.306	19%	1.614	1.614	23%
C. UNFUNDED LIABILITY		2.529	37%		2.325	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.099)			(0.081)		
2. 2000 Accident Year	(0.048)			(0.083)		
3. 2001 Accident Year	0.069			N/A		
	(0.079)	(0.079)	-1%	(0.165)	(0.165)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		**6.83**	100%		**7.09**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 723: INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION

(CLASS G: CONSTRUCTION)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	2.140			2.395		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.468)			(0.598)		
b. *plus* Transfer Charge	0.446			0.531		
3. NET NEW CLAIMS COST	2.119	2.119	44%	2.329	2.329	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.575			0.620		
2. Legislative Obligations	0.099			0.113		
3. Accident Prevention	0.127			0.129		
4. TOTAL OVERHEAD EXPENSES	0.801			0.862		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.217			0.292		
5. NET OVERHEAD EXPENSES	1.018	1.018	21%	1.154	1.154	23%
C. UNFUNDED LIABILITY		1.744	36%		1.631	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.068)			(0.056)		
2. 2000 Accident Year	(0.033)			(0.058)		
3. 2001 Accident Year	0.047			N/A		
	(0.055)	(0.055)	-1%	(0.115)	(0.115)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		**4.83**	100%		**5.00**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 728: ROOFING

(CLASS G: CONSTRUCTION)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	5.238			5.684		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.633)			(1.136)		
b. *plus* Transfer Charge	1.092			1.260		
3. NET NEW CLAIMS COST	5.697	5.697	46%	5.807	5.807	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	1.246			1.265		
2. Legislative Obligations	0.214			0.230		
3. Accident Prevention	0.221			0.214		
4. TOTAL OVERHEAD EXPENSES	1.683			1.711		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.415			1.059		
5. NET OVERHEAD EXPENSES	2.098	2.098	17%	2.770	2.770	22%
C. UNFUNDED LIABILITY		4.690	38%		4.067	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.183)			(0.142)		
2. 2000 Accident Year	(0.090)			(0.146)		
3. 2001 Accident Year	0.127			N/A		
	(0.148)	(0.148)	-1%	(0.288)	(0.288)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		**12.34**	100%		**12.36**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 732: HEAVY CIVIL CONSTRUCTION

(CLASS G: CONSTRUCTION)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	2.601			2.825		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.541)			(0.724)		
b. *plus* Transfer Charge	0.542			0.626		
3. NET NEW CLAIMS COST	2.603	2.603	45%	2.727	2.727	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.666			0.694		
2. Legislative Obligations	0.115			0.126		
3. Accident Prevention	0.140			0.138		
4. TOTAL OVERHEAD EXPENSES	0.920			0.958		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.244			0.380		
5. NET OVERHEAD EXPENSES	1.164	1.164	20%	1.338	1.338	23%
C. UNFUNDED LIABILITY		2.142	37%		1.910	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.084)			(0.066)		
2. 2000 Accident Year	(0.041)			(0.068)		
3. 2001 Accident Year	0.058			N/A		
	(0.067)	(0.067)	-1%	(0.135)	(0.135)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		**5.84**	100%		**5.84**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 737: MILLWRIGHTING AND WELDING

(CLASS G: CONSTRUCTION)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	2.991			3.343		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.605)			(0.901)		
b. *plus* Transfer Charge	0.623			0.741		
3. NET NEW CLAIMS COST	3.010	3.010	45%	3.183	3.183	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.742			0.778		
2. Legislative Obligations	0.129			0.142		
3. Accident Prevention	0.150			0.149		
4. TOTAL OVERHEAD EXPENSES	1.021			1.070		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.266			0.480		
5. NET OVERHEAD EXPENSES	1.287	1.287	19%	1.550	1.550	23%
C. UNFUNDED LIABILITY		2.477	37%		2.229	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.097)			(0.077)		
2. 2000 Accident Year	(0.047)			(0.080)		
3. 2001 Accident Year	0.067			N/A		
	(0.078)	(0.078)	-1%	(0.158)	(0.158)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		**6.70**	100%		**6.80**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 741: MASONRY

(CLASS G: CONSTRUCTION)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	5.524			5.837		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(1.038)			(1.322)		
b. *plus* Transfer Charge	1.151			1.294		
3. NET NEW CLAIMS COST	5.637	5.637	46%	5.808	5.808	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	1.235			1.265		
2. Legislative Obligations	0.213			0.230		
3. Accident Prevention	0.219			0.214		
4. TOTAL OVERHEAD EXPENSES	1.668			1.711		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.412			1.059		
5. NET OVERHEAD EXPENSES	2.080	2.080	17%	2.770	2.770	22%
C. UNFUNDED LIABILITY		4.640	38%		4.068	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.181)			(0.142)		
2. 2000 Accident Year	(0.089)			(0.146)		
3. 2001 Accident Year	0.125			N/A		
	(0.146)	(0.146)	-1%	(0.288)	(0.288)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		**12.21**	100%		**12.36**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 748: FORM WORK AND DEMOLITION

(CLASS G: CONSTRUCTION)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	7.672			7.915		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(1.607)			(1.573)		
b. *plus* Transfer Charge	1.599			1.754		
3. NET NEW CLAIMS COST	7.664	7.664	47%	8.097	8.097	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	1.615			1.689		
2. Legislative Obligations	0.280			0.308		
3. Accident Prevention	0.272			0.270		
4. TOTAL OVERHEAD EXPENSES	2.167			2.268		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.524			1.545		
5. NET OVERHEAD EXPENSES	2.691	2.691	16%	3.813	3.813	22%
C. UNFUNDED LIABILITY		6.309	38%		5.671	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.247)			(0.198)		
2. 2000 Accident Year	(0.122)			(0.204)		
3. 2001 Accident Year	0.170			N/A		
	(0.199)	(0.199)	-1%	(0.402)	(0.402)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		**16.47**	100%		**17.18**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 751: SIDING AND OUTSIDE FINISHING

(CLASS G: CONSTRUCTION)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	3.583			3.992		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.643)			(0.932)		
b. *plus* Transfer Charge	0.747			0.885		
3. NET NEW CLAIMS COST	3.687	3.687	45%	3.945	3.945	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.869			0.919		
2. Legislative Obligations	0.150			0.166		
3. Accident Prevention	0.168			0.168		
4. TOTAL OVERHEAD EXPENSES	1.187			1.256		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.304			0.648		
5. NET OVERHEAD EXPENSES	1.491	1.491	18%	1.904	1.904	23%
C. UNFUNDED LIABILITY		3.035	37%		2.763	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.119)			(0.096)		
2. 2000 Accident Year	(0.058)			(0.099)		
3. 2001 Accident Year	0.082			N/A		
	(0.095)	(0.095)	-1%	(0.196)	(0.196)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		**8.12**	100%		**8.42**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 764: HOMEBUILDING

(CLASS G: CONSTRUCTION)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	4.480			4.946		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.627)			(0.894)		
b. *plus* Transfer Charge	0.934			1.096		
3. NET NEW CLAIMS COST	4.788	4.788	46%	5.149	5.149	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	1.076			1.143		
2. Legislative Obligations	0.185			0.208		
3. Accident Prevention	0.197			0.198		
4. TOTAL OVERHEAD EXPENSES	1.459			1.550		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.365			0.914		
5. NET OVERHEAD EXPENSES	1.824	1.824	17%	2.464	2.464	22%
C. UNFUNDED LIABILITY		3.941	38%		3.606	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.154)			(0.125)		
2. 2000 Accident Year	(0.076)			(0.129)		
3. 2001 Accident Year	0.107			N/A		
	(0.124)	(0.124)	-1%	(0.255)	(0.255)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		**10.43**	100%		**10.96**	100%

2004 PREMIUM RATE COMPONENTS

CLASS G: CONSTRUCTION

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	2.676			2.929		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.514)			(0.676)		
b. *plus* Transfer Charge	0.558			0.649		
3. NET NEW CLAIMS COST	2.721	2.721	45%	2.903	2.903	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.688			0.726		
2. Legislative Obligations	0.118			0.132		
3. Accident Prevention	0.143			0.143		
4. TOTAL OVERHEAD EXPENSES	0.950			1.001		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.242			0.419		
5. NET OVERHEAD EXPENSES	1.192	1.192	20%	1.420	1.420	23%
C. UNFUNDED LIABILITY		2.239	37%		2.033	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.087)			(0.071)		
2. 2000 Accident Year	(0.043)			(0.073)		
3. 2001 Accident Year	0.061			N/A		
	(0.070)	(0.070)	-1%	(0.144)	(0.144)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		**6.08**	100%		**6.21**	100%

2004 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Unfunded Liability ($)	(Gain)/Loss ($)	2004 Premium Rate ($)
704	ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES	1.290	0.712	1.062	(0.033)	3.03
707	MECHANICAL AND SHEET METAL WORK	1.643	0.875	1.353	(0.042)	3.83
711	ROADBUILDING AND EXCAVATING	1.821	0.928	1.499	(0.047)	4.20
719	INSIDE FINISHING	3.072	1.306	2.529	(0.079)	6.83
723	INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION	2.119	1.018	1.744	(0.055)	4.83
728	ROOFING	5.697	2.098	4.690	(0.148)	12.34
732	HEAVY CIVIL CONSTRUCTION	2.603	1.164	2.142	(0.067)	5.84
737	MILLWRIGHTING AND WELDING	3.010	1.287	2.477	(0.078)	6.70
741	MASONRY	5.637	2.080	4.640	(0.146)	12.21
748	FORM WORK AND DEMOLITION	7.664	2.691	6.309	(0.199)	16.47
751	SIDING AND OUTSIDE FINISHING	3.687	1.491	3.035	(0.095)	8.12
764	HOMEBUILDING	4.788	1.824	3.941	(0.124)	10.43
CLASS: G	**CONSTRUCTION**	**2.721**	**1.192**	**2.239**	**(0.070)**	**6.08**

WSIB

2004 Premium Rates MANUAL

SECTION 6H

Class H –
Supporting Documentation

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 810: SCHOOL BOARDS

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$1,221,904,541	$58,200	$33,859	36,088	566	1.57%
1999	$803,467,530	$59,200	$32,880	24,436	434	1.78%
2000	$652,262,202	$59,300	$31,010	21,034	304	1.45%
2001	$704,120,550	$60,600	$32,213	21,858	269	1.23%
2002	$619,796,637	$64,600	$33,637	18,426	224	1.22%
2003	$630,952,976	$65,600	$34,242	18,426	219	1.19%
2004	$635,307,814	$66,800	$34,722	18,297	212	1.16%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 817: EDUCATIONAL FACILITIES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$2,718,552,687	$58,200	$30,927	87,902	586	0.67%
1999	$2,792,140,201	$59,200	$31,397	88,930	550	0.62%
2000	$2,930,744,459	$59,300	$31,874	91,947	520	0.57%
2001	$3,069,379,766	$60,600	$33,292	92,196	523	0.57%
2002	$3,305,107,929	$64,600	$33,324	99,180	572	0.58%
2003	$3,364,599,872	$65,600	$33,924	99,180	558	0.56%
2004	$3,387,822,340	$66,800	$34,399	98,486	541	0.55%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 830: POWER AND TELECOMMUNICATION LINES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$163,229,419	$58,200	$34,401	4,745	180	3.79%
1999	$196,253,587	$59,200	$33,859	5,796	188	3.24%
2000	$249,177,274	$59,300	$36,815	6,768	218	3.22%
2001	$254,776,293	$60,600	$35,585	7,160	252	3.52%
2002	$248,026,855	$64,600	$37,583	6,599	248	3.76%
2003	$252,491,338	$65,600	$38,259	6,599	242	3.67%
2004	$254,234,034	$66,800	$38,795	6,553	235	3.59%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 833: ELECTRIC POWER GENERATION *

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	N/A	$58,200	N/A	N/A	N/A	N/A
1999	N/A	$59,200	N/A	N/A	N/A	N/A
2000	N/A	$59,300	N/A	N/A	N/A	N/A
2001	N/A	$60,600	N/A	N/A	N/A	N/A
2002	$1,133,691,839	$64,600	$58,562	19,359	102	0.53%
2003	$1,154,098,292	$65,600	$59,616	19,359	98	0.51%
2004	$1,162,063,879	$66,800	$60,451	19,223	95	0.49%

* Due to the fact that this is a new rate group effective January 1, 2002 there is no information prior to 2002.

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 835: OIL, POWER AND WATER DISTRIBUTION *

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$316,557,111	$58,200	$45,367	6,978	147	2.11%
1999	$320,041,229	$59,200	$45,137	7,091	109	1.54%
2000	$328,804,782	$59,300	$47,212	6,964	100	1.44%
2001	$321,580,729	$60,600	$46,916	6,854	102	1.49%
2002	$939,188,637	$64,600	$53,799	17,457	228	1.31%
2003	$956,094,032	$65,600	$54,767	17,457	223	1.28%
2004	$962,692,993	$66,800	$55,534	17,335	216	1.25%

* Beginning in 2003, this rate group includes a number of electric utility employers that were moved from Schedule 2.

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 838: NATURAL GAS DISTRIBUTION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$395,667,494	$58,200	$46,300	8,546	81	0.95%
1999	$364,118,307	$59,200	$44,433	8,195	74	0.90%
2000	$308,886,714	$59,300	$45,528	6,785	47	0.69%
2001	$282,370,726	$60,600	$46,238	6,107	46	0.75%
2002	$276,114,846	$64,600	$47,151	5,856	52	0.89%
2003	$281,084,913	$65,600	$48,000	5,856	47	0.80%
2004	$283,024,961	$66,800	$48,672	5,815	45	0.77%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 845: LOCAL GOVERNMENT SERVICES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$1,244,699,246	$58,200	$32,826	37,918	1,031	2.72%
1999	$1,271,199,020	$59,200	$33,035	38,480	977	2.54%
2000	$1,193,684,418	$59,300	$35,266	33,848	841	2.48%
2001	$1,133,109,201	$60,600	$36,297	31,218	769	2.46%
2002	$1,200,775,438	$64,600	$37,003	32,451	758	2.34%
2003	$1,222,389,396	$65,600	$37,669	32,451	740	2.28%
2004	$1,230,826,327	$66,800	$38,196	32,224	717	2.23%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 851: HOMES FOR NURSING CARE *

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$1,201,711,343	$58,200	$23,183	51,837	2,270	4.38%
1999	$1,310,716,184	$59,200	$23,463	55,864	2,159	3.86%
2000	$1,310,244,408	$59,300	$24,234	54,066	2,205	4.08%
2001	$1,381,046,643	$60,600	$24,727	55,852	2,127	3.81%
2002	$1,513,525,836	$64,600	$25,458	59,453	2,447	4.12%
2003	$1,540,769,301	$65,600	$25,916	59,453	2,388	4.02%
2004	$1,551,403,691	$66,800	$26,279	59,037	2,315	3.92%

* Experience for rate groups 851 and 852 has been combined in order to determine a common 2004 premium rate.

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 852: HOMES FOR RESIDENTIAL CARE *

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$1,201,711,343	$58,200	$23,183	51,837	2,270	4.38%
1999	$1,310,716,184	$59,200	$23,463	55,864	2,159	3.86%
2000	$1,310,244,408	$59,300	$24,234	54,066	2,205	4.08%
2001	$1,381,046,643	$60,600	$24,727	55,852	2,127	3.81%
2002	$1,513,525,836	$64,600	$25,458	59,453	2,447	4.12%
2003	$1,540,769,301	$65,600	$25,916	59,453	2,388	4.02%
2004	$1,551,403,691	$66,800	$26,279	59,037	2,315	3.92%

* Experience for rate groups 851 and 852 has been combined in order to determine a common 2004 premium rate.

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 853: HOSPITALS *

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$6,422,925,970	$58,200	$33,328	192,718	3,498	1.82%
1999	$6,956,167,862	$59,200	$34,585	201,131	3,439	1.71%
2000	$7,447,864,447	$59,300	$35,953	207,156	3,715	1.79%
2001	$7,988,812,262	$60,600	$37,076	215,471	3,760	1.75%
2002	$8,620,026,020	$64,600	$39,027	220,873	4,270	1.93%
2003	$8,775,186,488	$65,600	$39,729	220,873	4,168	1.89%
2004	$8,835,752,826	$66,800	$40,286	219,327	4,039	1.84%

* Experience for rate groups 853 and 861 has been combined in order to determine a common 2004 premium rate.

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 857: NURSING SERVICES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$389,670,647	$58,200	$19,526	19,957	516	2.59%
1999	$509,202,991	$59,200	$20,211	25,195	670	2.66%
2000	$760,100,151	$59,300	$21,032	36,140	1,001	2.77%
2001	$804,055,093	$60,600	$21,410	37,555	981	2.61%
2002	$765,836,774	$64,600	$22,181	34,526	838	2.43%
2003	$779,621,836	$65,600	$22,580	34,526	818	2.37%
2004	$785,002,786	$66,800	$22,896	34,284	793	2.31%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 858: GROUP HOMES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$377,703,764	$58,200	$25,826	14,625	607	4.15%
1999	$388,397,246	$59,200	$26,464	14,676	558	3.80%
2000	$376,856,499	$59,300	$27,289	13,810	559	4.05%
2001	$410,193,354	$60,600	$28,112	14,591	537	3.68%
2002	$455,717,007	$64,600	$29,780	15,303	613	4.01%
2003	$463,919,913	$65,600	$30,316	15,303	598	3.91%
2004	$467,121,888	$66,800	$30,740	15,196	580	3.82%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 861: TREATMENT CLINICS AND SPECIALIZED SERVICES *

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$6,422,925,970	$58,200	$33,328	192,718	3,498	1.82%
1999	$6,956,167,862	$59,200	$34,585	201,131	3,439	1.71%
2000	$7,447,864,447	$59,300	$35,953	207,156	3,715	1.79%
2001	$7,988,812,262	$60,600	$37,076	215,471	3,760	1.75%
2002	$8,620,026,020	$64,600	$39,027	220,873	4,270	1.93%
2003	$8,775,186,488	$65,600	$39,729	220,873	4,168	1.89%
2004	$8,835,752,826	$66,800	$40,286	219,327	4,039	1.84%

* Experience for rate groups 853 and 861 has been combined in order to determine a common 2004 premium rate.

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 875: PROFESSIONAL OFFICES AND AGENCIES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$949,566,933	$58,200	$26,763	35,480	275	0.78%
1999	$1,036,477,678	$59,200	$29,165	35,538	288	0.81%
2000	$1,085,942,934	$59,300	$31,349	34,640	315	0.91%
2001	$1,194,383,657	$60,600	$32,629	36,605	294	0.80%
2002	$1,285,786,607	$64,600	$33,352	38,552	338	0.88%
2003	$1,308,930,766	$65,600	$33,952	38,552	330	0.86%
2004	$1,317,965,006	$66,800	$34,428	38,282	320	0.84%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS H: GOVERNMENT AND RELATED SERVICES

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$15,402,189,155	$58,200	$31,003	496,794	9,757	1.96%
1999	$15,948,181,835	$59,200	$31,560	505,332	9,446	1.87%
2000	$16,644,568,288	$59,300	$32,436	513,158	9,825	1.91%
2001	$17,543,828,274	$60,600	$33,387	525,467	9,660	1.84%
2002	$20,363,594,425	$64,600	$35,849	568,035	10,690	1.88%
2003	$20,730,139,125	$65,600	$36,494	568,035	10,429	1.84%
2004	$20,873,218,545	$66,800	$37,005	564,059	10,108	1.79%

2004 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2004 New Claims Cost: Cost Index * (%)	2004 New Claims Cost: Cost per LTI ($)	2004 Premium Rate ($)
810	SCHOOL BOARDS	79%	7,694	0.65
817	EDUCATIONAL FACILITIES	86%	8,384	0.35
830	POWER AND TELECOMMUNICATION LINES	158%	15,411	3.66
833	ELECTRIC POWER GENERATION	312%	30,398	0.77
835	OIL, POWER AND WATER DISTRIBUTION	164%	16,002	1.15
838	NATURAL GAS DISTRIBUTION	76%	7,420	0.31
845	LOCAL GOVERNMENT SERVICES	118%	11,459	1.62
851	HOMES FOR NURSING CARE	91%	8,905	2.76
852	HOMES FOR RESIDENTIAL CARE	91%	8,905	2.76
853	HOSPITALS	94%	9,147	0.85
857	NURSING SERVICES	102%	9,904	2.13
858	GROUP HOMES	88%	8,615	2.41
861	TREATMENT CLINICS AND SPECIALIZED SERVICES	94%	9,147	0.85
875	PROFESSIONAL OFFICES AND AGENCIES	109%	10,625	0.60
CLASS: H	**GOVERNMENT AND RELATED SERVICES**		**9,740**	**1.05**

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 810: SCHOOL BOARDS

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.225	0.102
	Total	**0.225**	**0.102**
B.2 Legislative Obligations			
	WSIAT	0.008	0.004
	Office of Worker Advisor	0.004	0.002
	Office of Employer Advisor	0.001	0.000
	OHSA	0.022	0.010
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.002	0.001
	Total	**0.037**	**0.017**
B.3 Accident Prevention			
	ESAO	0.070	0.070
	Total	**0.334**	**0.191**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.143)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		**0.191**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 817: EDUCATIONAL FACILITIES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.202	0.054
	Total	**0.202**	**0.054**
B.2 Legislative Obligations			
	WSIAT	0.008	0.002
	Office of Worker Advisor	0.004	0.001
	Office of Employer Advisor	0.001	0.000
	OHSA	0.020	0.005
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.002	0.001
	Total	**0.035**	**0.009**
B.3 Accident Prevention			
	ESAO	0.049	0.049
	Total	**0.286**	**0.112**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.174)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		**0.112**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 830: POWER AND TELECOMMUNICATION LINES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.439	0.559
	Total	**0.439**	**0.559**
B.2 Legislative Obligations			
	WSIAT	0.016	0.020
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.043	0.055
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.005	0.006
	Total	**0.075**	**0.096**
B.3 Accident Prevention			
	EUSA	0.535	0.535
	Total	**1.050**	**1.191**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.141	
B.5 NET OVERHEAD EXPENSES		**1.191**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 833: ELECTRIC POWER GENERATION *

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.225	0.110
	Total	**0.225**	**0.110**
B.2 Legislative Obligations			
	WSIAT	0.008	0.004
	Office of Worker Advisor	0.004	0.002
	Office of Employer Advisor	0.001	0.000
	OHSA	0.000	0.000
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.002	0.001
	Total	**0.015**	**0.007**
B.3 Accident Prevention			
	EUSA	0.201	0.201
	Total	**0.443**	**0.320**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.123)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		**0.320**	

* Due to the fact that this is a new rate group effective January 1, 2002 there is no information prior to 2002.

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 835: OIL, POWER AND WATER DISTRIBUTION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.253	0.162
	Total	**0.253**	**0.162**
B.2 Legislative Obligations			
	WSIAT	0.009	0.006
	Office of Worker Advisor	0.005	0.003
	Office of Employer Advisor	0.002	0.001
	OHSA	0.025	0.016
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.002
	Total	**0.044**	**0.028**
B.3 Accident Prevention			
	EUSA	0.245	0.245
	Total	**0.541**	**0.434**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.107)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		**0.434**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 838: NATURAL GAS DISTRIBUTION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.201	0.051
	Total	**0.201**	**0.051**
B.2 Legislative Obligations			
	WSIAT	0.007	0.002
	Office of Worker Advisor	0.004	0.001
	Office of Employer Advisor	0.001	0.000
	OHSA	0.019	0.005
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.002	0.001
	Total	**0.033**	**0.008**
B.3 Accident Prevention			
	IAPA	0.023	0.023
	Total	**0.259**	**0.084**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.175)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		**0.084**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 845: LOCAL GOVERNMENT SERVICES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.306	0.275
	Total	**0.306**	**0.275**
B.2 Legislative Obligations			
	WSIAT	0.011	0.010
	Office of Worker Advisor	0.006	0.005
	Office of Employer Advisor	0.002	0.002
	OHSA	0.030	0.027
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.003
	Total	**0.052**	**0.047**
B.3 Accident Prevention			
	MHSA	0.085	0.085
	Total	**0.444**	**0.408**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.036)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.408	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 851: HOMES FOR NURSING CARE *

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.405	0.487
	Total	**0.405**	**0.487**
B.2 Legislative Obligations			
	WSIAT	0.015	0.018
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.003	0.004
	OHSA	0.040	0.048
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	**0.069**	**0.083**
B.3 Accident Prevention			
	HCHSA	0.043	0.043
	Total	**0.518**	**0.614**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.096	
B.5 NET OVERHEAD EXPENSES		**0.614**	

* Experience for rate groups 851 and 852 has been combined in order to determine a common 2004 premium rate.

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 852: HOMES FOR RESIDENTIAL CARE *

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.405	0.487
	Total	**0.405**	**0.487**
B.2 Legislative Obligations			
	WSIAT	0.015	0.018
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.003	0.004
	OHSA	0.040	0.048
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	**0.069**	**0.083**
B.3 Accident Prevention			
	HCHSA	0.043	0.043
	Total	**0.518**	**0.614**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.096	
B.5 NET OVERHEAD EXPENSES		**0.614**	

* Experience for rate groups 851 and 852 has been combined in order to determine a common 2004 premium rate.

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 853: HOSPITALS *

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.246	0.147
	Total	**0.246**	**0.147**
B.2 Legislative Obligations			
	WSIAT	0.009	0.005
	Office of Worker Advisor	0.004	0.002
	Office of Employer Advisor	0.002	0.001
	OHSA	0.024	0.014
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.002
	Total	**0.042**	**0.025**
B.3 Accident Prevention			
	HCHSA	0.022	0.022
	Total	**0.311**	**0.195**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.116)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		**0.195**	

* Experience for rate groups 853 and 861 has been combined in order to determine a common 2004 premium rate

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 857: NURSING SERVICES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.353	0.375
	Total	**0.353**	**0.375**
B.2 Legislative Obligations			
	WSIAT	0.013	0.014
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.035	0.037
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.004
	Total	**0.060**	**0.064**
B.3 Accident Prevention			
	HCHSA	0.036	0.036
	Total	**0.450**	**0.476**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.026	
B.5 NET OVERHEAD EXPENSES		0.476	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 858: GROUP HOMES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.376	0.424
	Total	**0.376**	**0.424**
B.2 Legislative Obligations			
	WSIAT	0.014	0.016
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.037	0.042
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	**0.064**	**0.072**
B.3 Accident Prevention			
	HCHSA	0.039	0.039
	Total	**0.480**	**0.536**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.056	
B.5 NET OVERHEAD EXPENSES		**0.536**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 861: TREATMENT CLINICS AND SPECIALIZED SERVICES *

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.246	0.147
	Total	**0.246**	**0.147**
B.2 Legislative Obligations			
	WSIAT	0.009	0.005
	Office of Worker Advisor	0.004	0.002
	Office of Employer Advisor	0.002	0.001
	OHSA	0.024	0.014
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.002
	Total	**0.042**	**0.025**
B.3 Accident Prevention			
	HCHSA	0.022	0.022
	Total	**0.311**	**0.195**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.116)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		**0.195**	

* Experience for rate groups 853 and 861 has been combined in order to determine a common 2004 premium rate.

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 875: PROFESSIONAL OFFICES AND AGENCIES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.226	0.103
	Total	**0.226**	**0.103**
B.2 Legislative Obligations			
	WSIAT	0.008	0.004
	Office of Worker Advisor	0.004	0.002
	Office of Employer Advisor	0.001	0.000
	OHSA	0.022	0.010
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.002	0.001
	Total	**0.037**	**0.017**
B.3 Accident Prevention			
	HCHSA	0.019	0.019
	Total	**0.284**	**0.141**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.143)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		**0.141**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS H: GOVERNMENT AND RELATED SERVICES

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.260	0.178
	Total	**0.260**	**0.178**
B.2 Legislative Obligations			
	WSIAT	0.010	0.007
	Office of Worker Advisor	0.005	0.003
	Office of Employer Advisor	0.002	0.001
	OHSA	0.024	0.017
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.002
	Total	**0.044**	**0.030**
B.3 Accident Prevention			
		0.060	0.060
	Total	**0.364**	**0.268**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.096)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		**0.268**	

2004 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Unfunded Liability ($)	(Gain)/Loss ($)	2004 Premium Rate ($)
810	SCHOOL BOARDS	0.256	0.191	0.210	(0.012)	0.65
817	EDUCATIONAL FACILITIES	0.133	0.112	0.109	(0.006)	0.35
830	POWER AND TELECOMMUNICATION LINES	1.395	1.191	1.141	(0.066)	3.66
833	ELECTRIC POWER GENERATION	0.253	0.320	0.207	(0.011)	0.77
835	OIL, POWER AND WATER DISTRIBUTION	0.402	0.434	0.329	(0.019)	1.15
838	NATURAL GAS DISTRIBUTION	0.129	0.084	0.105	(0.006)	0.31
845	LOCAL GOVERNMENT SERVICES	0.686	0.408	0.561	(0.032)	1.62
851	HOMES FOR NURSING CARE	1.213	0.614	0.992	(0.057)	2.76
852	HOMES FOR RESIDENTIAL CARE	1.213	0.614	0.992	(0.057)	2.76
853	HOSPITALS	0.368	0.195	0.301	(0.017)	0.85
857	NURSING SERVICES	0.936	0.476	0.765	(0.044)	2.13
858	GROUP HOMES	1.057	0.536	0.864	(0.050)	2.41
861	TREATMENT CLINICS AND SPECIALIZED SERVICES	0.368	0.195	0.301	(0.017)	0.85
875	PROFESSIONAL OFFICES AND AGENCIES	0.258	0.141	0.211	(0.012)	0.60
CLASS: H	**GOVERNMENT AND RELATED SERVICES**	**0.442**	**0.268**	**0.362**	**(0.020)**	**1.05**

2004 PREMIUM RATE COMPONENTS

RATE GROUP 810: SCHOOL BOARDS

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.261			0.292		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.059)			(0.066)		
b. *plus* Transfer Charge	0.054			0.065		
3. NET NEW CLAIMS COST	0.256	0.256	39%	0.292	0.292	43%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.225			0.242		
2. Legislative Obligations	0.037			0.043		
3. Accident Prevention	0.070			0.065		
4. TOTAL OVERHEAD EXPENSES	0.334			0.351		
a. *minus* Relief	(0.143)			(0.157)		
b. *plus* Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.191	0.191	29%	0.194	0.194	29%
C. UNFUNDED LIABILITY		0.210	32%		0.204	30%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.004)			(0.003)		
2. 2000 Accident Year	(0.004)			(0.006)		
3. 2001 Accident Year	(0.002)			N/A		
	(0.012)	(0.012)	-2%	(0.009)	(0.009)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**0.65**	100%		**0.68**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 817: EDUCATIONAL FACILITIES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.136			0.144		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.031)			(0.029)		
b. *plus* Transfer Charge	0.028			0.032		
3. NET NEW CLAIMS COST	0.133	0.133	38%	0.148	0.148	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.202			0.215		
2. Legislative Obligations	0.035			0.038		
3. Accident Prevention	0.049			0.045		
4. TOTAL OVERHEAD EXPENSES	0.286			0.299		
a. *minus* Relief	(0.174)			(0.189)		
b. *plus* Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.112	0.112	32%	0.110	0.110	31%
C. UNFUNDED LIABILITY		0.109	31%		0.104	29%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.002)			(0.001)		
2. 2000 Accident Year	(0.002)			(0.003)		
3. 2001 Accident Year	(0.001)			N/A		
	(0.006)	(0.006)	-2%	(0.004)	(0.004)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**0.35**	100%		**0.36**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 830: POWER AND TELECOMMUNICATION LINES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.446			1.493		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.353)			(0.314)		
b. *plus* Transfer Charge	0.301			0.331		
3. NET NEW CLAIMS COST	1.395	1.395	38%	1.510	1.510	43%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.439			0.468		
2. Legislative Obligations	0.075			0.086		
3. Accident Prevention	0.535			0.364		
4. TOTAL OVERHEAD EXPENSES	1.050			0.917		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.141			0.111		
5. NET OVERHEAD EXPENSES	1.191	1.191	33%	1.028	1.028	29%
C. UNFUNDED LIABILITY		1.141	31%		1.057	30%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.025)			(0.019)		
2. 2000 Accident Year	(0.024)			(0.031)		
3. 2001 Accident Year	(0.016)			N/A		
	(0.066)	(0.066)	-2%	(0.050)	(0.050)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**3.66**	100%		**3.55**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 833: ELECTRIC POWER GENERATION *

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.249			0.287		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.048)			(0.070)		
b. *plus* Transfer Charge	0.052			0.064		
3. NET NEW CLAIMS COST	0.253	0.253	33%	0.281	0.281	38%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.225			0.240		
2. Legislative Obligations	0.015			0.020		
3. Accident Prevention	0.201			0.142		
4. TOTAL OVERHEAD EXPENSES	0.443			0.403		
a. *minus* Relief	(0.123)			(0.137)		
b. *plus* Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.320	0.320	42%	0.266	0.266	36%
C. UNFUNDED LIABILITY		0.207	27%		0.197	27%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.004)			(0.003)		
2. 2000 Accident Year	(0.004)			(0.005)		
3. 2001 Accident Year	(0.002)			N/A		
	(0.011)	(0.011)	-1%	(0.009)	(0.009)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**0.77**	100%		**0.74**	100%

* Due to the fact that this is a new rate group effective January 1, 2002 there is no information prior to 2002.

2004 PREMIUM RATE COMPONENTS

RATE GROUP 835: OIL, POWER AND WATER DISTRIBUTION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.364			0.437		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.039)			(0.054)		
b. *plus* Transfer Charge	0.076			0.097		
3. NET NEW CLAIMS COST	0.402	0.402	35%	0.480	0.480	40%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.253			0.277		
2. Legislative Obligations	0.044			0.051		
3. Accident Prevention	0.245			0.178		
4. TOTAL OVERHEAD EXPENSES	0.541			0.505		
a. *minus* Relief	(0.107)			(0.116)		
b. *plus* Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.434	0.434	38%	0.389	0.389	33%
C. UNFUNDED LIABILITY		0.329	29%		0.336	28%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.007)			(0.006)		
2. 2000 Accident Year	(0.007)			(0.009)		
3. 2001 Accident Year	(0.004)			N/A		
	(0.019)	(0.019)	-2%	(0.016)	(0.016)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**1.15**	100%		**1.19**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 838: NATURAL GAS DISTRIBUTION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.120			0.128		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.017)			(0.027)		
b. *plus* Transfer Charge	0.025			0.028		
3. NET NEW CLAIMS COST	0.129	0.129	42%	0.130	0.130	43%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.201			0.212		
2. Legislative Obligations	0.033			0.038		
3. Accident Prevention	0.023			0.021		
4. TOTAL OVERHEAD EXPENSES	0.259			0.271		
a. *minus* Relief	(0.175)			(0.193)		
b. *plus* Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.084	0.084	27%	0.078	0.078	26%
C. UNFUNDED LIABILITY		0.105	34%		0.091	30%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.002)			(0.001)		
2. 2000 Accident Year	(0.002)			(0.002)		
3. 2001 Accident Year	(0.001)			N/A		
	(0.006)	(0.006)	-2%	(0.004)	(0.004)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**0.31**	100%		**0.30**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 845: LOCAL GOVERNMENT SERVICES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.678			0.701		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.133)			(0.123)		
b. *plus* Transfer Charge	0.141			0.155		
3. NET NEW CLAIMS COST	0.686	0.686	42%	0.734	0.734	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.306			0.324		
2. Legislative Obligations	0.052			0.058		
3. Accident Prevention	0.085			0.068		
4. TOTAL OVERHEAD EXPENSES	0.444			0.451		
a. *minus* Relief	(0.036)			(0.060)		
b. *plus* Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.408	0.408	25%	0.391	0.391	24%
C. UNFUNDED LIABILITY		0.561	35%		0.514	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.012)			(0.009)		
2. 2000 Accident Year	(0.012)			(0.015)		
3. 2001 Accident Year	(0.007)			N/A		
	(0.032)	(0.032)	-2%	(0.024)	(0.024)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**1.62**	100%		**1.62**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 851: HOMES FOR NURSING CARE *

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.349			1.391		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.417)			(0.405)		
b. *plus* Transfer Charge	0.281			0.308		
3. NET NEW CLAIMS COST	1.213	1.213	44%	1.294	1.294	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.405			0.428		
2. Legislative Obligations	0.069			0.078		
3. Accident Prevention	0.043			0.039		
4. TOTAL OVERHEAD EXPENSES	0.518			0.546		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.096			0.063		
5. NET OVERHEAD EXPENSES	0.614	0.614	22%	0.609	0.609	22%
C. UNFUNDED LIABILITY		0.992	36%		0.906	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.021)			(0.016)		
2. 2000 Accident Year	(0.021)			(0.026)		
3. 2001 Accident Year	(0.014)			N/A		
	(0.057)	(0.057)	-2%	(0.043)	(0.043)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		**2.76**	100%		**2.77**	100%

* Experience for rate groups 851 and 852 has been combined in order to determine a common 2004 premium rate.

2004 PREMIUM RATE COMPONENTS

RATE GROUP 852: HOMES FOR RESIDENTIAL CARE *

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.349			1.391		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.417)			(0.405)		
b. *plus* Transfer Charge	0.281			0.308		
3. NET NEW CLAIMS COST	1.213	1.213	44%	1.294	1.294	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.405			0.428		
2. Legislative Obligations	0.069			0.078		
3. Accident Prevention	0.043			0.039		
4. TOTAL OVERHEAD EXPENSES	0.518			0.546		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.096			0.063		
5. NET OVERHEAD EXPENSES	0.614	0.614	22%	0.609	0.609	22%
C. UNFUNDED LIABILITY		0.992	36%		0.906	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.021)			(0.016)		
2. 2000 Accident Year	(0.021)			(0.026)		
3. 2001 Accident Year	(0.014)			N/A		
	(0.057)	(0.057)	-2%	(0.043)	(0.043)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.76	100%		2.77	100%

* Experience for rate groups 851 and 852 has been combined in order to determine a common 2004 premium rate.

2004 PREMIUM RATE COMPONENTS

RATE GROUP 853: HOSPITALS *

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.424			0.433		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.146)			(0.130)		
b. *plus* Transfer Charge	0.088			0.096		
3. NET NEW CLAIMS COST	0.368	0.368	43%	0.399	0.399	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.246			0.262		
2. Legislative Obligations	0.042			0.047		
3. Accident Prevention	0.022			0.021		
4. TOTAL OVERHEAD EXPENSES	0.311			0.331		
a. *minus* Relief	(0.116)			(0.134)		
b. *plus* Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.195	0.195	23%	0.197	0.197	23%
C. UNFUNDED LIABILITY		0.301	35%		0.280	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.006)			(0.005)		
2. 2000 Accident Year	(0.006)			(0.008)		
3. 2001 Accident Year	(0.004)			N/A		
	(0.017)	(0.017)	-2%	(0.013)	(0.013)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		**0.85**	100%		**0.86**	100%

* Experience for rate groups 853 and 861 has been combined in order to determine a common 2004 premium rate.

2004 PREMIUM RATE COMPONENTS

RATE GROUP 857: NURSING SERVICES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.016			1.077		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.292)			(0.293)		
b. *plus* Transfer Charge	0.212			0.239		
3. NET NEW CLAIMS COST	0.936	0.936	44%	1.023	1.023	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.353			0.378		
2. Legislative Obligations	0.060			0.067		
3. Accident Prevention	0.036			0.034		
4. TOTAL OVERHEAD EXPENSES	0.450			0.481		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.026			0.004		
5. NET OVERHEAD EXPENSES	0.476	0.476	22%	0.485	0.485	22%
C. UNFUNDED LIABILITY		0.765	36%		0.717	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.016)			(0.013)		
2. 2000 Accident Year	(0.016)			(0.021)		
3. 2001 Accident Year	(0.010)			N/A		
	(0.044)	(0.044)	-2%	(0.034)	(0.034)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		**2.13**	100%		**2.19**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 858: GROUP HOMES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.086			1.109		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.256)			(0.213)		
b. *plus* Transfer Charge	0.226			0.246		
3. NET NEW CLAIMS COST	1.057	1.057	44%	1.142	1.142	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.376			0.400		
2. Legislative Obligations	0.064			0.072		
3. Accident Prevention	0.039			0.036		
4. TOTAL OVERHEAD EXPENSES	0.480			0.508		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.056			0.031		
5. NET OVERHEAD EXPENSES	0.536	0.536	22%	0.539	0.539	22%
C. UNFUNDED LIABILITY		0.864	36%		0.800	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.019)			(0.014)		
2. 2000 Accident Year	(0.018)			(0.023)		
3. 2001 Accident Year	(0.012)			N/A		
	(0.050)	(0.050)	-2%	(0.038)	(0.038)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		**2.41**	100%		**2.44**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 861: TREATMENT CLINICS AND SPECIALIZED SERVICES *

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.424			0.433		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.146)			(0.130)		
b. *plus* Transfer Charge	0.088			0.096		
3. NET NEW CLAIMS COST	0.368	0.368	43%	0.399	0.399	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.246			0.262		
2. Legislative Obligations	0.042			0.047		
3. Accident Prevention	0.022			0.021		
4. TOTAL OVERHEAD EXPENSES	0.311			0.331		
a. *minus* Relief	(0.116)			(0.134)		
b. *plus* Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.195	0.195	23%	0.197	0.197	23%
C. UNFUNDED LIABILITY		0.301	35%		0.280	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.006)			(0.005)		
2. 2000 Accident Year	(0.006)			(0.008)		
3. 2001 Accident Year	(0.004)			N/A		
	(0.017)	(0.017)	-2%	(0.013)	(0.013)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		**0.85**	100%		**0.86**	100%

* Experience for rate groups 853 and 861 has been combined in order to determine a common 2004 premium rate.

2004 PREMIUM RATE COMPONENTS

RATE GROUP 875: PROFESSIONAL OFFICES AND AGENCIES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.262			0.272		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.058)			(0.059)		
b. *plus* Transfer Charge	0.055			0.060		
3. NET NEW CLAIMS COST	0.258	0.258	43%	0.274	0.274	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.226			0.239		
2. Legislative Obligations	0.037			0.043		
3. Accident Prevention	0.019			0.018		
4. TOTAL OVERHEAD EXPENSES	0.284			0.300		
a. *minus* Relief	(0.143)			(0.161)		
b. *plus* Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.141	0.141	24%	0.139	0.139	23%
C. UNFUNDED LIABILITY		0.211	35%		0.192	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.004)			(0.003)		
2. 2000 Accident Year	(0.004)			(0.005)		
3. 2001 Accident Year	(0.002)			N/A		
	(0.012)	(0.012)	-2%	(0.009)	(0.009)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		**0.60**	100%		**0.60**	100%

2004 PREMIUM RATE COMPONENTS

CLASS H: GOVERNMENT AND RELATED SERVICES

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.479			0.502		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.137)			(0.130)		
b. *plus* Transfer Charge	0.100			0.111		
3. NET NEW CLAIMS COST	0.442	0.442	42%	0.483	0.483	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.260			0.277		
2. Legislative Obligations	0.044			0.049		
3. Accident Prevention	0.060			0.049		
4. TOTAL OVERHEAD EXPENSES	0.364			0.376		
a. *minus* Relief	(0.096)			(0.114)		
b. *plus* Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.268	0.268	26%	0.262	0.262	24%
C. UNFUNDED LIABILITY		0.362	34%		0.338	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.007)			(0.006)		
2. 2000 Accident Year	(0.007)			(0.009)		
3. 2001 Accident Year	(0.005)			N/A		
	(0.020)	(0.020)	-2%	(0.016)	(0.016)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**1.05**	100%		**1.07**	100%

WSIB

2004 Premium Rates MANUAL

SECTION 61

Class I –
Supporting Documentation

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 905: APARTMENT AND CONDOMINIUM SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$392,144,310	$58,200	$24,997	15,688	345	2.20%
1999	$401,515,252	$59,200	$25,371	15,826	314	1.98%
2000	$413,788,573	$59,300	$26,033	15,895	325	2.04%
2001	$436,741,085	$60,600	$27,801	15,710	286	1.82%
2002	$459,070,243	$64,600	$28,651	16,023	308	1.92%
2003	$467,363,347	$65,600	$29,023	16,103	302	1.88%
2004	$474,397,165	$66,800	$29,314	16,184	296	1.83%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 908: OTHER REAL ESTATE SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$441,125,519	$58,200	$26,844	16,433	277	1.69%
1999	$466,956,897	$59,200	$27,178	17,182	305	1.78%
2000	$531,217,446	$59,300	$28,632	18,553	292	1.57%
2001	$592,599,227	$60,600	$30,136	19,664	280	1.42%
2002	$630,625,315	$64,600	$30,126	20,933	242	1.16%
2003	$642,017,561	$65,600	$30,518	21,038	272	1.29%
2004	$651,679,926	$66,800	$30,823	21,143	274	1.30%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 911: SECURITY AND INVESTIGATION SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$421,234,752	$58,200	$21,648	19,458	435	2.24%
1999	$454,781,848	$59,200	$20,976	21,681	495	2.28%
2000	$496,987,367	$59,300	$21,999	22,591	442	1.96%
2001	$541,370,225	$60,600	$22,805	23,739	495	2.09%
2002	$595,585,670	$64,600	$23,979	24,838	483	1.94%
2003	$606,344,925	$65,600	$24,291	24,962	474	1.90%
2004	$615,470,416	$66,800	$24,534	25,087	465	1.85%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 919: RESTAURANTS AND CATERING

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$3,177,118,757	$58,200	$15,554	204,261	5,517	2.70%
1999	$3,396,142,757	$59,200	$15,747	215,674	5,612	2.60%
2000	$3,719,606,777	$59,300	$16,282	228,446	6,391	2.80%
2001	$3,964,985,619	$60,600	$16,872	235,000	5,990	2.55%
2002	$4,255,872,538	$64,600	$16,811	253,165	5,918	2.34%
2003	$4,332,754,875	$65,600	$17,030	254,431	5,805	2.28%
2004	$4,397,962,836	$66,800	$17,200	255,703	5,694	2.23%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 921: HOTELS, MOTELS AND CAMPING

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$505,350,860	$58,200	$18,902	26,735	878	3.28%
1999	$559,241,152	$59,200	$19,431	28,782	1,017	3.53%
2000	$590,940,452	$59,300	$20,153	29,322	952	3.25%
2001	$612,391,304	$60,600	$20,128	30,425	882	2.90%
2002	$642,914,635	$64,600	$21,277	30,216	921	3.05%
2003	$654,528,888	$65,600	$21,554	30,367	903	2.97%
2004	$664,379,548	$66,800	$21,769	30,519	886	2.90%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 923: JANITORIAL SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$467,729,193	$58,200	$17,618	26,549	718	2.70%
1999	$496,192,417	$59,200	$17,654	28,106	709	2.52%
2000	$530,503,316	$59,300	$19,140	27,716	740	2.67%
2001	$571,197,572	$60,600	$19,315	29,572	740	2.50%
2002	$602,103,205	$64,600	$20,514	29,351	733	2.50%
2003	$612,980,199	$65,600	$20,781	29,498	719	2.44%
2004	$622,205,551	$66,800	$20,988	29,645	705	2.38%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 929: SUPPLY OF NON-CLERICAL LABOUR

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$493,902,363	$58,200	$17,053	28,963	2,454	8.47%
1999	$572,169,576	$59,200	$17,637	32,441	2,434	7.50%
2000	$638,286,574	$59,300	$18,332	34,817	2,339	6.72%
2001	$540,312,574	$60,600	$18,423	29,329	1,801	6.14%
2002	$606,252,765	$64,600	$18,623	32,554	1,991	6.12%
2003	$617,204,721	$65,600	$18,865	32,717	1,953	5.97%
2004	$626,493,652	$66,800	$19,054	32,881	1,916	5.83%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 933: EQUIPMENT RENTAL AND REPAIR SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$253,101,468	$58,200	$25,155	10,062	282	2.80%
1999	$272,387,146	$59,200	$25,085	10,859	289	2.66%
2000	$302,705,254	$59,300	$25,722	11,768	350	2.97%
2001	$311,069,243	$60,600	$27,646	11,252	377	3.35%
2002	$342,063,251	$64,600	$27,801	12,304	353	2.87%
2003	$348,242,624	$65,600	$28,162	12,366	346	2.80%
2004	$353,483,675	$66,800	$28,444	12,428	340	2.74%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 937: RECREATIONAL SERVICES AND FACILITIES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$509,551,496	$58,200	$22,154	23,000	464	2.02%
1999	$534,302,755	$59,200	$22,919	23,313	487	2.09%
2000	$557,144,654	$59,300	$23,557	23,651	472	2.00%
2001	$764,725,375	$60,600	$26,304	29,072	615	2.12%
2002	$805,316,105	$64,600	$26,251	30,677	606	1.98%
2003	$819,864,140	$65,600	$26,592	30,830	594	1.93%
2004	$832,203,096	$66,800	$26,858	30,984	583	1.88%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 944: PERSONAL SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$490,749,777	$58,200	$17,292	28,379	709	2.50%
1999	$460,433,674	$59,200	$18,401	25,022	631	2.52%
2000	$271,633,052	$59,300	$18,380	14,779	319	2.16%
2001	$265,836,064	$60,600	$19,894	13,363	254	1.90%
2002	$270,981,523	$64,600	$19,949	13,584	238	1.75%
2003	$275,876,804	$65,600	$20,208	13,652	233	1.71%
2004	$280,028,750	$66,800	$20,410	13,720	229	1.67%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 956: LEGAL AND FINANCIAL SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$2,282,419,705	$58,200	$24,437	93,402	222	0.24%
1999	$2,540,130,526	$59,200	$25,165	100,938	172	0.17%
2000	$2,744,235,222	$59,300	$27,324	100,433	209	0.21%
2001	$2,903,717,948	$60,600	$31,514	92,140	172	0.19%
2002	$2,958,201,226	$64,600	$30,903	95,724	188	0.20%
2003	$3,011,641,131	$65,600	$31,305	96,203	184	0.19%
2004	$3,056,966,330	$66,800	$31,618	96,684	181	0.19%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 958: TECHNICAL AND BUSINESS SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$3,149,075,228	$58,200	$28,621	110,026	380	0.35%
1999	$3,474,460,385	$59,200	$28,934	120,081	441	0.37%
2000	$3,839,707,086	$59,300	$28,990	132,447	531	0.40%
2001	$4,462,085,616	$60,600	$29,616	150,664	572	0.38%
2002	$5,076,801,666	$64,600	$31,044	163,538	603	0.37%
2003	$5,168,514,088	$65,600	$31,448	164,356	591	0.36%
2004	$5,246,300,225	$66,800	$31,762	165,178	580	0.35%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 962: ADVERTISING AND ENTERTAINMENT

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$664,520,717	$58,200	$34,714	19,143	268	1.40%
1999	$721,530,527	$59,200	$35,823	20,142	355	1.76%
2000	$777,897,512	$59,300	$33,652	23,116	311	1.35%
2001	$757,086,660	$60,600	$35,721	21,194	266	1.26%
2002	$813,911,417	$64,600	$35,182	23,134	264	1.14%
2003	$828,614,727	$65,600	$35,639	23,250	259	1.11%
2004	$841,085,378	$66,800	$35,996	23,366	254	1.09%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 975: LINEN AND LAUNDRY SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$187,955,094	$58,200	$24,484	7,677	227	2.96%
1999	$197,109,679	$59,200	$26,304	7,493	238	3.18%
2000	$206,490,484	$59,300	$26,217	7,876	238	3.02%
2001	$219,558,981	$60,600	$26,624	8,247	244	2.96%
2002	$231,264,172	$64,600	$26,889	8,601	231	2.69%
2003	$235,441,959	$65,600	$27,239	8,644	227	2.63%
2004	$238,985,361	$66,800	$27,511	8,687	222	2.56%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 981: MEMBERSHIP ORGANIZATIONS

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$617,861,503	$58,200	$24,249	25,480	169	0.66%
1999	$654,724,534	$59,200	$23,828	27,477	170	0.62%
2000	$682,950,883	$59,300	$24,677	27,676	192	0.69%
2001	$712,274,867	$60,600	$26,779	26,598	190	0.71%
2002	$755,063,522	$64,600	$27,421	27,536	205	0.74%
2003	$768,703,745	$65,600	$27,777	27,674	201	0.73%
2004	$780,272,736	$66,800	$28,055	27,812	197	0.71%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 983: COMMUNICATIONS INDUSTRIES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$778,149,587	$58,200	$39,506	19,697	130	0.66%
1999	$849,584,791	$59,200	$41,483	20,480	128	0.63%
2000	$1,022,498,564	$59,300	$39,053	26,182	110	0.42%
2001	$1,036,813,343	$60,600	$42,616	24,329	123	0.51%
2002	$1,063,717,279	$64,600	$41,897	25,389	127	0.50%
2003	$1,082,933,332	$65,600	$42,442	25,516	125	0.49%
2004	$1,099,231,478	$66,800	$42,866	25,644	122	0.48%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS I: OTHER SERVICES

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$14,831,990,329	$58,200	$21,975	674,953	13,475	2.00%
1999	$16,051,663,916	$59,200	$22,434	715,497	13,797	1.93%
2000	$17,326,593,216	$59,300	$23,249	745,268	14,213	1.91%
2001	$18,692,765,703	$60,600	$24,586	760,298	13,287	1.75%
2002	$20,109,744,532	$64,600	$24,902	807,567	13,411	1.66%
2003	$20,473,027,067	$65,600	$25,225	811,607	13,188	1.62%
2004	$20,781,146,124	$66,800	$25,478	815,665	12,944	1.59%

2004 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2004 New Claims Cost		2004 Premium Rate
		Cost Index * (%)	Cost per LTI ($)	($)
905	APARTMENT AND CONDOMINIUM SERVICES	209%	17,312	2.41
908	OTHER REAL ESTATE SERVICES	159%	13,176	1.26
911	SECURITY AND INVESTIGATION SERVICES	112%	9,253	1.61
919	RESTAURANTS AND CATERING	70%	5,820	1.76
921	HOTELS, MOTELS AND CAMPING	106%	8,800	2.72
923	JANITORIAL SERVICES	159%	13,127	3.36
929	SUPPLY OF NON-CLERICAL LABOUR	84%	6,928	4.82
933	EQUIPMENT RENTAL AND REPAIR SERVICES	144%	11,875	2.76
937	RECREATIONAL SERVICES AND FACILITIES	113%	9,310	1.56
944	PERSONAL SERVICES	155%	12,860	2.36
956	LEGAL AND FINANCIAL SERVICES	135%	11,132	0.17
958	TECHNICAL AND BUSINESS SERVICES	123%	10,161	0.30
962	ADVERTISING AND ENTERTAINMENT	152%	12,585	0.94
975	LINEN AND LAUNDRY SERVICES	187%	15,447	3.15
981	MEMBERSHIP ORGANIZATIONS	120%	9,923	0.58
983	COMMUNICATIONS INDUSTRIES	164%	13,531	0.35
CLASS: I	**OTHER SERVICES**		**8,270**	**1.20**

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 905: APARTMENT AND CONDOMINIUM SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.378	0.429
	Total	**0.378**	**0.429**
B.2 Legislative Obligations			
	WSIAT	0.014	0.016
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.037	0.042
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	**0.064**	**0.073**
B.3 Accident Prevention			
	IAPA	0.046	0.046
	Total	**0.489**	**0.549**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.060	
B.5 NET OVERHEAD EXPENSES		0.549	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 908: OTHER REAL ESTATE SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.281	0.222
	Total	**0.281**	**0.222**
B.2 Legislative Obligations			
	WSIAT	0.010	0.008
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.002
	OHSA	0.027	0.021
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.002
	Total	**0.047**	**0.037**
B.3 Accident Prevention			
	IAPA	0.033	0.033
	Total	**0.362**	**0.293**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.069)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.293	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 911: SECURITY AND INVESTIGATION SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.311	0.286
	Total	**0.311**	**0.286**
B.2 Legislative Obligations			
	WSIAT	0.012	0.011
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.030	0.028
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.003
	Total	**0.053**	**0.049**
B.3 Accident Prevention			
	IAPA	0.037	0.037
	Total	**0.402**	**0.373**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.029)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		**0.373**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 919: RESTAURANTS AND CATERING

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.324	0.314
	Total	**0.324**	**0.314**
B.2 Legislative Obligations			
	WSIAT	0.012	0.012
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.032	0.031
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.003
	Total	**0.055**	**0.053**
B.3 Accident Prevention			
	OSSA	0.029	0.029
	Total	**0.409**	**0.397**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.012)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		**0.397**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 921: HOTELS, MOTELS AND CAMPING

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.405	0.488
	Total	**0.405**	**0.488**
B.2 Legislative Obligations			
	WSIAT	0.015	0.018
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.003	0.004
	OHSA	0.040	0.048
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	**0.069**	**0.083**
B.3 Accident Prevention			
	OSSA	0.038	0.038
	Total	**0.512**	**0.609**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.097	
B.5 NET OVERHEAD EXPENSES		**0.609**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 923: JANITORIAL SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.458	0.600
	Total	**0.458**	**0.600**
B.2 Legislative Obligations			
	WSIAT	0.017	0.022
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.045	0.059
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.005	0.007
	Total	**0.079**	**0.104**
B.3 Accident Prevention			
	IAPA	0.056	0.056
	Total	**0.593**	**0.760**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.167	
B.5 NET OVERHEAD EXPENSES		**0.760**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 929: SUPPLY OF NON-CLERICAL LABOUR

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.591	0.780
	Total	**0.591**	**0.780**
B.2 Legislative Obligations			
	WSIAT	0.022	0.029
	Office of Worker Advisor	0.011	0.015
	Office of Employer Advisor	0.004	0.005
	OHSA	0.058	0.077
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.006	0.008
	Total	**0.102**	**0.135**
B.3 Accident Prevention			
	IAPA	0.072	0.072
	Total	**0.765**	**0.987**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.222	
B.5 NET OVERHEAD EXPENSES		**0.987**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 933: EQUIPMENT RENTAL AND REPAIR SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.408	0.494
	Total	**0.408**	**0.494**
B.2 Legislative Obligations			
	WSIAT	0.015	0.018
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.003	0.004
	OHSA	0.040	0.048
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	**0.069**	**0.083**
B.3 Accident Prevention			
	OSSA	0.038	0.038
	Total	**0.517**	**0.617**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.100	
B.5 NET OVERHEAD EXPENSES		**0.617**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 937: RECREATIONAL SERVICES AND FACILITIES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.307	0.278
	Total	**0.307**	**0.278**
B.2 Legislative Obligations			
	WSIAT	0.011	0.010
	Office of Worker Advisor	0.006	0.005
	Office of Employer Advisor	0.002	0.002
	OHSA	0.030	0.027
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.003
	Total	**0.052**	**0.047**
B.3 Accident Prevention			
	OSSA	0.027	0.027
	Total	**0.387**	**0.353**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.034)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		**0.353**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 944: PERSONAL SERVICES

(CLASS I OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.375	0.423
	Total	0.375	0.423
B.2 Legislative Obligations			
	WSIAT	0.014	0.016
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.037	0.042
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	0.064	0.072
B.3 Accident Prevention			
	OSSA	0.035	0.035
	Total	0.474	0.530
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.056	
B.5 NET OVERHEAD EXPENSES		0.530	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 956: LEGAL AND FINANCIAL SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.191	0.028
	Total	**0.191**	**0.028**
B.2 Legislative Obligations			
	WSIAT	0.007	0.001
	Office of Worker Advisor	0.003	0.000
	Office of Employer Advisor	0.001	0.000
	OHSA	0.018	0.003
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.002	0.000
	Total	**0.031**	**0.004**
B.3 Accident Prevention			
	OSSA	0.015	0.015
	Total	**0.239**	**0.049**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.190)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.049	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 958: TECHNICAL AND BUSINESS SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.200	0.048
	Total	0.200	0.048
B.2 Legislative Obligations			
	WSIAT	0.007	0.002
	Office of Worker Advisor	0.004	0.001
	Office of Employer Advisor	0.001	0.000
	OHSA	0.019	0.005
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.002	0.000
	Total	0.033	0.008
B.3 Accident Prevention			
	IAPA	0.023	0.023
	Total	0.258	0.081
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.177)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.081	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 962: ADVERTISING AND ENTERTAINMENT

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.255	0.166
	Total	0.255	0.166
B.2 Legislative Obligations			
	WSIAT	0.009	0.006
	Office of Worker Advisor	0.005	0.003
	Office of Employer Advisor	0.002	0.001
	OHSA	0.025	0.016
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.002
	Total	0.044	0.029
B.3 Accident Prevention			
	OSSA	0.022	0.022
	Total	0.321	0.217
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.104)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.217	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 975: LINEN AND LAUNDRY SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.441	0.564
	Total	**0.441**	**0.564**
B.2 Legislative Obligations			
	WSIAT	0.016	0.020
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.043	0.055
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.005	0.006
	Total	**0.075**	**0.096**
B.3 Accident Prevention			
	IAPA	0.053	0.053
	Total	**0.569**	**0.713**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.144	
B.5 NET OVERHEAD EXPENSES		**0.713**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 981: MEMBERSHIP ORGANIZATIONS

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.224	0.100
	Total	**0.224**	**0.100**
B.2 Legislative Obligations			
	WSIAT	0.008	0.004
	Office of Worker Advisor	0.004	0.002
	Office of Employer Advisor	0.001	0.000
	OHSA	0.022	0.010
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.002	0.001
	Total	**0.037**	**0.016**
B.3 Accident Prevention			
	OSSA	0.018	0.018
	Total	**0.282**	**0.137**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.145)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.137	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 983: COMMUNICATIONS INDUSTRIES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.206	0.067
	Total	**0.206**	**0.067**
B.2 Legislative Obligations			
	WSIAT	0.008	0.003
	Office of Worker Advisor	0.004	0.001
	Office of Employer Advisor	0.001	0.000
	OHSA	0.000	0.000
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.002	0.001
	Total	**0.015**	**0.005**
B.3 Accident Prevention			
		0.000	0.000
	Total	**0.223**	**0.074**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.149)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		**0.074**	

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS I: OTHER SERVICES

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.277	0.211
	Total	**0.277**	**0.211**
B.2 Legislative Obligations			
	WSIAT	0.010	0.008
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.001
	OHSA	0.026	0.020
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.002
	Total	**0.046**	**0.035**
B.3 Accident Prevention			
		0.027	0.027
	Total	**0.351**	**0.274**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.077)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		**0.274**	

2004 PREMIUM RATE COMPONENTS

RATE GROUP 905: APARTMENT AND CONDOMINIUM SERVICES

(CLASS I: OTHER SERVICES)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.096			1.150		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.255)			(0.271)		
b. *plus* Transfer Charge	0.228			0.255		
3. NET NEW CLAIMS COST	1.070	1.070	44%	1.134	1.134	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.378			0.398		
2. Legislative Obligations	0.064			0.071		
3. Accident Prevention	0.046			0.041		
4. TOTAL OVERHEAD EXPENSES	0.489			0.512		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.060			0.028		
5. NET OVERHEAD EXPENSES	0.549	0.549	23%	0.540	0.540	22%
C. UNFUNDED LIABILITY		0.877	36%		0.794	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.031)			(0.042)		
2. 2000 Accident Year	(0.021)			(0.010)		
3. 2001 Accident Year	(0.033)			N/A		
	(0.086)	(0.086)	-4%	(0.053)	(0.053)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		**2.41**	100%		**2.42**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 908: OTHER REAL ESTATE SERVICES

(CLASS I: OTHER SERVICES)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.562			0.614		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.127)			(0.157)		
b. *plus* Transfer Charge	0.117			0.136		
3. NET NEW CLAIMS COST	0.553	0.553	44%	0.593	0.593	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.281			0.298		
2. Legislative Obligations	0.047			0.054		
3. Accident Prevention	0.033			0.030		
4. TOTAL OVERHEAD EXPENSES	0.362			0.382		
a. *minus* Relief	(0.069)			(0.091)		
b. *plus* Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.293	0.293	23%	0.291	0.291	23%
C. UNFUNDED LIABILITY		0.453	36%		0.416	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.016)			(0.022)		
2. 2000 Accident Year	(0.010)			(0.005)		
3. 2001 Accident Year	(0.017)			N/A		
	(0.044)	(0.044)	-3%	(0.027)	(0.027)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		**1.26**	100%		**1.27**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 911: SECURITY AND INVESTIGATION SERVICES

(CLASS I: OTHER SERVICES)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.710			0.830		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.144)			(0.216)		
b. *plus* Transfer Charge	0.148			0.184		
3. NET NEW CLAIMS COST	0.714	0.714	44%	0.799	0.799	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.311			0.336		
2. Legislative Obligations	0.053			0.060		
3. Accident Prevention	0.037			0.034		
4. TOTAL OVERHEAD EXPENSES	0.402			0.432		
a. *minus* Relief	(0.029)			(0.046)		
b. *plus* Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.373	0.373	23%	0.386	0.386	23%
C. UNFUNDED LIABILITY		0.584	36%		0.560	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.021)			(0.029)		
2. 2000 Accident Year	(0.014)			(0.007)		
3. 2001 Accident Year	(0.022)			N/A		
	(0.057)	(0.057)	-4%	(0.037)	(0.037)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		**1.61**	100%		**1.71**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 919: RESTAURANTS AND CATERING

(CLASS I: OTHER SERVICES)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.765			0.864		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.142)			(0.205)		
b. *plus* Transfer Charge	0.159			0.191		
3. NET NEW CLAIMS COST	0.782	0.782	44%	0.851	0.851	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.324			0.346		
2. Legislative Obligations	0.055			0.063		
3. Accident Prevention	0.029			0.028		
4. TOTAL OVERHEAD EXPENSES	0.409			0.437		
a. *minus* Relief	(0.012)			(0.034)		
b. *plus* Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.397	0.397	23%	0.403	0.403	22%
C. UNFUNDED LIABILITY		0.641	36%		0.596	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.023)			(0.031)		
2. 2000 Accident Year	(0.015)			(0.008)		
3. 2001 Accident Year	(0.024)			N/A		
	(0.063)	(0.063)	-4%	(0.039)	(0.039)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		**1.76**	100%		**1.81**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 921: HOTELS, MOTELS AND CAMPING

(CLASS I: OTHER SERVICES)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.191			1.293		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.225)			(0.292)		
b. *plus* Transfer Charge	0.248			0.287		
3. NET NEW CLAIMS COST	1.215	1.215	45%	1.288	1.288	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.405			0.427		
2. Legislative Obligations	0.069			0.077		
3. Accident Prevention	0.038			0.036		
4. TOTAL OVERHEAD EXPENSES	0.512			0.541		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.097			0.062		
5. NET OVERHEAD EXPENSES	0.609	0.609	22%	0.603	0.603	22%
C. UNFUNDED LIABILITY		0.995	37%		0.902	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.035)			(0.048)		
2. 2000 Accident Year	(0.023)			(0.012)		
3. 2001 Accident Year	(0.038)			N/A		
	(0.097)	(0.097)	-4%	(0.060)	(0.060)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		**2.72**	100%		**2.73**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 923: JANITORIAL SERVICES

(CLASS I: OTHER SERVICES)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.510			1.650		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.328)			(0.434)		
b. *plus* Transfer Charge	0.315			0.366		
3. NET NEW CLAIMS COST	1.497	1.497	45%	1.582	1.582	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.458			0.481		
2. Legislative Obligations	0.079			0.088		
3. Accident Prevention	0.056			0.050		
4. TOTAL OVERHEAD EXPENSES	0.593			0.619		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.167			0.127		
5. NET OVERHEAD EXPENSES	0.760	0.760	23%	0.746	0.746	22%
C. UNFUNDED LIABILITY		1.226	36%		1.108	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.044)			(0.059)		
2. 2000 Accident Year	(0.029)			(0.015)		
3. 2001 Accident Year	(0.046)			N/A		
	(0.120)	(0.120)	-4%	(0.074)	(0.074)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		**3.36**	100%		**3.36**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 929: SUPPLY OF NON-CLERICAL LABOUR

(CLASS I: OTHER SERVICES)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	2.150			2.326		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.394)			(0.540)		
b. *plus* Transfer Charge	0.448			0.516		
3. NET NEW CLAIMS COST	2.205	2.205	46%	2.302	2.302	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.591			0.615		
2. Legislative Obligations	0.102			0.112		
3. Accident Prevention	0.072			0.064		
4. TOTAL OVERHEAD EXPENSES	0.765			0.791		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.222			0.286		
5. NET OVERHEAD EXPENSES	0.987	0.987	20%	1.077	1.077	22%
C. UNFUNDED LIABILITY		1.806	37%		1.613	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.064)			(0.086)		
2. 2000 Accident Year	(0.043)			(0.022)		
3. 2001 Accident Year	(0.069)			N/A		
	(0.177)	(0.177)	-4%	(0.108)	(0.108)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		**4.82**	100%		**4.88**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 933: EQUIPMENT RENTAL AND REPAIR SERVICES

(CLASS I OTHER SERVICES)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.159			1.305		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.171)			(0.280)		
b. *plus* Transfer Charge	0.242			0.289		
3. NET NEW CLAIMS COST	1.230	1.230	45%	1.315	1.315	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.408			0.432		
2. Legislative Obligations	0.069			0.079		
3. Accident Prevention	0.038			0.036		
4. TOTAL OVERHEAD EXPENSES	0.517			0.547		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.100			0.068		
5. NET OVERHEAD EXPENSES	0.617	0.617	22%	0.615	0.615	22%
C. UNFUNDED LIABILITY		1.008	37%		0.921	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.036)			(0.049)		
2. 2000 Accident Year	(0.024)			(0.012)		
3. 2001 Accident Year	(0.038)			N/A		
	(0.099)	(0.099)	-4%	(0.061)	(0.061)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.76	100%		2.79	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 937: RECREATIONAL SERVICES AND FACILITIES

(CLASS I: OTHER SERVICES)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.662			0.748		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.107)			(0.181)		
b. *plus* Transfer Charge	0.138			0.166		
3. NET NEW CLAIMS COST	0.694	0.694	44%	0.733	0.733	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.307			0.324		
2. Legislative Obligations	0.052			0.058		
3. Accident Prevention	0.027			0.026		
4. TOTAL OVERHEAD EXPENSES	0.387			0.409		
a. *minus* Relief	(0.034)			(0.060)		
b. *plus* Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.353	0.353	23%	0.349	0.349	22%
C. UNFUNDED LIABILITY		0.568	36%		0.514	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.020)			(0.027)		
2. 2000 Accident Year	(0.013)			(0.007)		
3. 2001 Accident Year	(0.021)			N/A		
	(0.055)	(0.055)	-4%	(0.034)	(0.034)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		**1.56**	100%		**1.56**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 944: PERSONAL SERVICES

(CLASS I: OTHER SERVICES)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.067			1.156		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.238)			(0.309)		
b. *plus* Transfer Charge	0.222			0.256		
3. NET NEW CLAIMS COST	1.053	1.053	45%	1.104	1.104	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.375			0.393		
2. Legislative Obligations	0.064			0.071		
3. Accident Prevention	0.035			0.032		
4. TOTAL OVERHEAD EXPENSES	0.474			0.496		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.056			0.022		
5. NET OVERHEAD EXPENSES	0.530	0.530	22%	0.518	0.518	22%
C. UNFUNDED LIABILITY		0.862	37%		0.773	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.031)			(0.041)		
2. 2000 Accident Year	(0.020)			(0.010)		
3. 2001 Accident Year	(0.033)			N/A		
	(0.084)	(0.084)	-4%	(0.051)	(0.051)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.36	100%		2.34	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 956: LEGAL AND FINANCIAL SERVICES

(CLASS I: OTHER SERVICES)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.067			0.071		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.010)			(0.012)		
b. *plus* Transfer Charge	0.014			0.016		
3. NET NEW CLAIMS COST	0.071	0.071	42%	0.076	0.076	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.191			0.202		
2. Legislative Obligations	0.031			0.035		
3. Accident Prevention	0.015			0.014		
4. TOTAL OVERHEAD EXPENSES	0.239			0.253		
a. *minus* Relief	(0.190)			(0.205)		
b. *plus* Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.049	0.049	29%	0.048	0.048	28%
C. UNFUNDED LIABILITY		0.058	34%		0.053	31%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.002)			(0.002)		
2. 2000 Accident Year	(0.001)			0.000		
3. 2001 Accident Year	(0.002)			N/A		
	(0.005)	(0.005)	-3%	(0.003)	(0.003)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		**0.17**	100%		**0.17**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 958: TECHNICAL AND BUSINESS SERVICES

(CLASS I: OTHER SERVICES)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.114			0.126		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.015)			(0.024)		
b. *plus* Transfer Charge	0.024			0.028		
3. NET NEW CLAIMS COST	0.124	0.124	41%	0.131	0.131	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.200			0.212		
2. Legislative Obligations	0.033			0.038		
3. Accident Prevention	0.023			0.021		
4. TOTAL OVERHEAD EXPENSES	0.258			0.272		
a. *minus* Relief	(0.177)			(0.193)		
b. *plus* Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.081	0.081	27%	0.079	0.079	26%
C. UNFUNDED LIABILITY		0.101	34%		0.092	31%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.003)			(0.004)		
2. 2000 Accident Year	(0.002)			(0.001)		
3. 2001 Accident Year	(0.003)			N/A		
	(0.009)	(0.009)	-3%	(0.006)	(0.006)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		**0.30**	100%		**0.30**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 962: ADVERTISING AND ENTERTAINMENT

(CLASS I: OTHER SERVICES)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.386			0.463		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.052)			(0.126)		
b. *plus* Transfer Charge	0.080			0.103		
3. NET NEW CLAIMS COST	0.415	0.415	44%	0.440	0.440	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.255			0.269		
2. Legislative Obligations	0.044			0.049		
3. Accident Prevention	0.022			0.020		
4. TOTAL OVERHEAD EXPENSES	0.321			0.339		
a. *minus* Relief	(0.104)			(0.125)		
b. *plus* Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.217	0.217	23%	0.214	0.214	23%
C. UNFUNDED LIABILITY		0.340	36%		0.308	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.012)			(0.016)		
2. 2000 Accident Year	(0.008)			(0.004)		
3. 2001 Accident Year	(0.013)			N/A		
	(0.033)	(0.033)	-4%	(0.020)	(0.020)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		**0.94**	100%		**0.94**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 975: LINEN AND LAUNDRY SERVICES

(CLASS I: OTHER SERVICES)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.456			1.603		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.356)			(0.449)		
b. *plus* Transfer Charge	0.304			0.355		
3. NET NEW CLAIMS COST	1.404	1.404	45%	1.509	1.509	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.441			0.468		
2. Legislative Obligations	0.075			0.086		
3. Accident Prevention	0.053			0.048		
4. TOTAL OVERHEAD EXPENSES	0.569			0.601		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.144			0.111		
5. NET OVERHEAD EXPENSES	0.713	0.713	23%	0.712	0.712	22%
C. UNFUNDED LIABILITY		1.150	37%		1.057	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.041)			(0.056)		
2. 2000 Accident Year	(0.027)			(0.014)		
3. 2001 Accident Year	(0.044)			N/A		
	(0.113)	(0.113)	-4%	(0.070)	(0.070)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		**3.15**	100%		**3.21**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 981: MEMBERSHIP ORGANIZATIONS

(CLASS I: OTHER SERVICES)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.254			0.265		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.056)			(0.067)		
b. *plus* Transfer Charge	0.053			0.059		
3. NET NEW CLAIMS COST	0.252	0.252	43%	0.257	0.257	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.224			0.236		
2. Legislative Obligations	0.037			0.042		
3. Accident Prevention	0.018			0.017		
4. TOTAL OVERHEAD EXPENSES	0.282			0.296		
a. *minus* Relief	(0.145)			(0.165)		
b. *plus* Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.137	0.137	24%	0.131	0.131	23%
C. UNFUNDED LIABILITY		0.206	36%		0.180	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.007)			(0.009)		
2. 2000 Accident Year	(0.004)			(0.002)		
3. 2001 Accident Year	(0.007)			N/A		
	(0.020)	(0.020)	-3%	(0.012)	(0.012)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		**0.58**	100%		**0.56**	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 983: COMMUNICATIONS INDUSTRIES

(CLASS I: OTHER SERVICES)

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.152			0.165		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.029)			(0.038)		
b. *plus* Transfer Charge	0.032			0.037		
3. NET NEW CLAIMS COST	0.156	0.156	45%	0.164	0.164	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.206			0.218		
2. Legislative Obligations	0.015			0.018		
3. Accident Prevention	0.000			0.000		
4. TOTAL OVERHEAD EXPENSES	0.223			0.238		
a. *minus* Relief	(0.149)			(0.165)		
b. *plus* Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.074	0.074	21%	0.073	0.073	21%
C. UNFUNDED LIABILITY		0.128	37%		0.115	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.004)			(0.006)		
2. 2000 Accident Year	(0.003)			(0.001)		
3. 2001 Accident Year	(0.004)			N/A		
	(0.012)	(0.012)	-3%	(0.007)	(0.007)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		**0.35**	100%		**0.35**	100%

2004 PREMIUM RATE COMPONENTS

CLASS I: OTHER SERVICES

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.523			0.594		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.098)			(0.142)		
b. *plus* Transfer Charge	0.109			0.132		
3. NET NEW CLAIMS COST	0.534	0.534	45%	0.584	0.584	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.277			0.296		
2. Legislative Obligations	0.046			0.052		
3. Accident Prevention	0.027			0.025		
4. TOTAL OVERHEAD EXPENSES	0.351			0.374		
a. *minus* Relief	(0.077)			(0.092)		
b. *plus* Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.274	0.274	23%	0.282	0.282	23%
C. UNFUNDED LIABILITY		0.437	36%		0.409	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.015)			(0.021)		
2. 2000 Accident Year	(0.010)			(0.005)		
3. 2001 Accident Year	(0.016)			N/A		
	(0.042)	(0.042)	-4%	(0.027)	(0.027)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		**1.20**	100%		**1.25**	100%

2004 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Unfunded Liability ($)	(Gain)/Loss ($)	2004 Premium Rate ($)
905	APARTMENT AND CONDOMINIUM SERVICES	1.070	0.549	0.877	(0.086)	2.41
908	OTHER REAL ESTATE SERVICES	0.553	0.293	0.453	(0.044)	1.26
911	SECURITY AND INVESTIGATION SERVICES	0.714	0.373	0.584	(0.057)	1.61
919	RESTAURANTS AND CATERING	0.782	0.397	0.641	(0.063)	1.76
921	HOTELS, MOTELS AND CAMPING	1.215	0.609	0.995	(0.097)	2.72
923	JANITORIAL SERVICES	1.497	0.760	1.226	(0.120)	3.36
929	SUPPLY OF NON-CLERICAL LABOUR	2.205	0.987	1.806	(0.177)	4.82
933	EQUIPMENT RENTAL AND REPAIR SERVICES	1.230	0.617	1.008	(0.099)	2.76
937	RECREATIONAL SERVICES AND FACILITIES	0.694	0.353	0.568	(0.055)	1.56
944	PERSONAL SERVICES	1.053	0.530	0.862	(0.084)	2.36
956	LEGAL AND FINANCIAL SERVICES	0.071	0.049	0.058	(0.005)	0.17
958	TECHNICAL AND BUSINESS SERVICES	0.124	0.081	0.101	(0.009)	0.30
962	ADVERTISING AND ENTERTAINMENT	0.415	0.217	0.340	(0.033)	0.94
975	LINEN AND LAUNDRY SERVICES	1.404	0.713	1.150	(0.113)	3.15
981	MEMBERSHIP ORGANIZATIONS	0.252	0.137	0.206	(0.020)	0.58
983	COMMUNICATIONS INDUSTRIES	0.156	0.074	0.128	(0.012)	0.35
CLASS: I	**OTHER SERVICES**	**0.534**	**0.274**	**0.437**	**(0.042)**	**1.20**

WSIB 2004 Premium Rates MANUAL

SECTION 7

Supporting Documentation for Schedule 1

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

Schedule 1

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	$97,615,407,370	$58,200	$28,252	3,455,179	86,310	2.50%
1999	$104,041,458,336	$59,200	$28,932	3,596,097	88,718	2.47%
2000	$110,540,612,286	$59,300	$29,503	3,746,707	91,851	2.45%
2001	$114,582,773,935	$60,600	$30,499	3,756,917	85,575	2.28%
2002	$121,508,174,131	$64,600	$31,427	3,866,364	84,284	2.18%
2003	$124,069,283,274	$65,600	$31,878	3,891,955	83,645	2.15%
2004	$127,357,343,651	$66,800	$32,440	3,925,961	82,583	2.10%

2004 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Class	Description	2004 New Claims Cost Cost per LTI ($)	2004 Premium Rate ($)
A	FOREST PRODUCTS	29,402	4.57
B	MINING AND RELATED INDUSTRIES	59,119	6.04
C	OTHER PRIMARY INDUSTRIES	12,361	3.57
D	MANUFACTURING	13,376	2.15
E	TRANSPORTATION AND STORAGE	18,708	4.58
F	RETAIL AND WHOLESALE TRADES	10,159	1.58
G	CONSTRUCTION	40,444	6.08
H	GOVERNMENT AND RELATED SERVICES	9,740	1.05
I	OTHER SERVICES	8,270	1.20
	Schedule 1	**14,356**	**2.19**

2004 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

Schedule 1

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Components: Before Relief/Transfer	Premium Rate Components: After Relief/Transfer
B.1 WSIB Administrative			
	WSIB Administrative	0.355	0.355
	Total	**0.355**	**0.355**
B.2 Legislative Obligations			
	WSIAT	0.013	0.013
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.032	0.032
	Mine Rescue	0.002	0.002
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.004
	Total	**0.059**	**0.059**
B.3 Accident Prevention			
		0.053	0.053
	Total	**0.468**	**0.468**
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		**0.468**	

2004 PREMIUM RATE COMPONENTS

Schedule 1

Component	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.945			1.013		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.197)			(0.225)		
b. *plus* Transfer Charge	0.197			0.225		
3. NET NEW CLAIMS COST	0.945	0.945	43%	1.014	1.014	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.355			0.376		
2. Legislative Obligations	0.059			0.069		
3. Accident Prevention	0.053			0.049		
4. TOTAL OVERHEAD EXPENSES	0.468			0.495		
a. *minus* Relief	0.000			0.000		
b. *plus* Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.468	0.468	21%	0.495	0.495	23%
C. UNFUNDED LIABILITY		0.778	36%		0.710	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.014)			(0.015)		
2. 2000 Accident Year	(0.012)			(0.012)		
3. 2001 Accident Year	0.028			N/A		
	0.002	0.002	0%	(0.027)	(0.027)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		**2.19**	100%		**2.19**	100%

2004 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per $100 of Insurable Earnings

Class	Description	New Claims Cost ($)	Overhead ($)	Unfunded Liability ($)	(Gain)/Loss ($)	2004 Premium Rate ($)
A	FOREST PRODUCTS	1.843	0.922	1.566	0.235	4.57
B	MINING AND RELATED INDUSTRIES	2.337	1.395	1.909	0.394	6.04
C	OTHER PRIMARY INDUSTRIES	1.655	0.877	1.273	(0.233)	3.57
D	MANUFACTURING	0.897	0.458	0.742	0.054	2.15
E	TRANSPORTATION AND STORAGE	2.029	0.841	1.665	0.046	4.58
F	RETAIL AND WHOLESALE TRADES	0.695	0.354	0.570	(0.040)	1.58
G	CONSTRUCTION	2.721	1.192	2.239	(0.070)	6.08
H	GOVERNMENT AND RELATED SERVICES	0.442	0.268	0.362	(0.020)	1.05
I	OTHER SERVICES	0.534	0.274	0.437	(0.042)	1.20
	SCHEDULE 1	**0.945**	**0.468**	**0.778**	**0.002**	**2.19**

WSIB 2004 Premium Rates MANUAL

SECTION 8

Rate Group Changes

RATE GROUP CHANGES

The Workplace Safety and Insurance Board (WSIB) reviews the classification scheme each year. For 2004, no rate groups are being added or removed but two minor changes are being implemented.

First, a classification unit is moving from Rate Group 933 : *Equipment Rental and Repair Services* to Rate Group 670 : *Machinery and Other Vehicle, Sales.* Second, a new classification unit is being set up in Rate Group 604 : *Food, Sales.*

These changes are summarized in the table below.

SUMMARY OF RATE GROUP CHANGES FOR 2004

The following Classification Units (CUs) ...		Will be placed into these Rate Groups for 2004	
2003 Rate Group	**Description**	**2004 Rate Group**	**Description**
933	Equipment Rental and Repair Services The following CU only: **9911-000** Industrial Machinery and Equipment Rental and Leasing	670	Machinery and Other Vehicle, Sales
N/A	A new CU is established : **6011-100** Bulk Retail/Wholesale Sales	604	Food, Sales

As these classification unit changes do not affect how many rate groups there are, the number of rate groups in the WSIB's classification scheme remains at 157.

WSIB 2004 Premium Rates MANUAL

SECTION 9

Non-Credible Rate Groups

NON-CREDIBLE RATE GROUPS

Ideally, each rate group defined in the Workplace Safety and Insurance Board's classification scheme should be credible, that is, large enough so that reasonably reliable estimates can be made for deriving premium rates from a rate group's own claims experience. Although this is generally the case, particular industries or services in Ontario can decline substantially as the economy undergoes changes and this can lead to a situation where a previously credible rate group becomes non-credible. In addition, some rate groups have reduced the number of injuries to a level where there is not enough information available to estimate the average cost of a claim and, as a result, the rate group becomes non-credible. As part of the ongoing activity of rate making, the Workplace Safety and Insurance Board (WSIB) monitor the credibility of rate groups.

When the WSIB is concerned that a particular rate group has become non-credible, and is likely to remain non-credible, the WSIB may decide to remove such a rate group from the classification scheme through some form of rate group merger, as of a specified date. Employers in the affected industries or services would continue to be insured, but under another rate group.

Since the original development of the WSIB' current classification scheme, which was introduced in 1993, a number of rate groups have become non-credible. Different approaches have been used to address the issue of non-credibility, depending on the circumstances of each rate group.

Data supporting the 2004 premium rates shows that six rate groups are not fully credible for the purpose of rate making. Never the less, each of them has a credibility factor of 74% or above and as these factors are reasonably high, all six of these rate groups were deemed credible for 2004 premium rates setting.

It is possible that the experience of some of the non-credible rate groups may naturally return to a fully credible level, eliminating the need for additional review. However, it is expected that for some of these rate groups, the lack of credibility would need to be addressed more formally by the WSIB, possibly through reclassifications or rate group mergers.

WSIB 2004 Premium Rates MANUAL

SECTION 10

Glossary of Acronyms

GLOSSARY OF ACRONYMS

ACRONYM	DEFINITION
CSAO	Construction Safety Association of Ontario
CSPAAT	Commission de la sécurité professionelle et de l'assurance contre les accidents du travail
ESAO	Education Safety Association of Ontario
EUSA	Electrical & Utilities Safety Association
FSA	Farm Safety Association
HCHSA	Health Care Health and Safety Association
IAPA	Industrial Accident Prevention Association
LTI	Lost Time Injury
LTI Rate	Lost Time Injury Rate
MASHA	Mines and Aggregates Safety and Health Association
MHSA	Municipal Health and Safety Association
OFSWA	Ontario Forestry Safe Workplace Association
OSSA	Ontario Service Safety Alliance
PPHSA	Pulp and Paper Health and Safety Association
SWA	Safe Workplace Association
THSAO	Transportation Health & Safety Association of Ontario
UL	Unfunded Liability
WSIB	Workplace Safety and Insurance Board

WSIB

2004 Premium Rates MANUAL

SECTION 11

Contact Information

CONTACT INFORMATION

1. Premium Rates Information

For more information about the premium rates or the supporting documentation presented in this manual, please contact:

Actuarial Services Division
Workplace Safety and Insurance Board
Telephone: (416) 344-4487
Facsimile: (416) 344-4499

2. Premium Information and Data Requests

For more information about individual employer accounts, or for current data requests, please contact:

Employer Client Call Centre
Workplace Safety and Insurance Board
Telephone: (416) 344-1004 or (416) 344-1005
Toll Free: 1-800-387-0080
Facsimile: (416) 344-4684
Toll Free Facsimile: 1-888-313-7373

3. WSIB Website

For further information for both employers and employees, including prevention initiatives, forms and policy reports, please visit our website at:

www.wsib.on.ca

The information contained on the website is continuously maintained and regularly updated.

2123A (01/04)

ISSN 1492-0050 Online Version
ISBN 0-7794-5661-0